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We beg to state that we decline to return or to enter into correspondence as to rejected communications; and to this rule we can make no exception. Manuscripts not acknowledged within four weeks are rejected.

NOTES OF THE WEEK.

Mr. Haldane makes so many speeches, and every one of such enormous length, that it is really impossible for those who have anything else to do to read them. However, it is mainly the same thing over and over But there was one new thing in the speech on the Army Estimates. Headmasters are to be asked to nominate likely boys to commissions, and these will not have to pass a preliminary examination. Anything that does away with an examination is commendable; and selection by the headmaster is really an intelligent idea. This, at any rate, is a move forward.

Excusing his adoption and publication of Sir Ian Hamilton's pamphlet against compulsory service, Mr. Haldane says that officers on the active list are free to express their views on military policy, whether in opposition to or in agreement with the Government they serve, so long as they do it "in moderate terms". So that what matters is not an officer's views but his style. He may attack his superiors and their policy as he will if done in parliamentary terms. It would be interesting to have the comment on this of the numerous officers who have been cashiered and their careers ruined for criticising their superiors. Mr. Haldane's rule, as now laid down, leaves it open to all officials to publish in the press their views of the affairs of their own departments. Is this the settled view of the Government?

Sir Edward Grey talked the usual clap-trap about England and America when he came to the notion of an Anglo-American arbitration treaty which is to cover matters of national honour, and in fact of national exist-Dithyrambic drivel about peace does nothing to accomplish it. The assumption is that the Americans are a nation of angels, therefore we can afford to disarm ourselves and trust to their good feeling. would like an answer to this question: if England and America arbitrate about territory, and America loses and refuses to give up the land, what then? Arbitration

is useless that has not force behind it, which knocks the bottom out of the whole thing. You can arbitrate on things parties don't think it worth while to fight about, but nothing else. Mr. Balfour beams on the Anglo-American arbitration idea, not that he cannot ee, but he blinds himself to reality as touching America. He will see America only coleur de rose.

fir the debate on Mr. Murray Macdonald's motion Mr. McKenus and all the speakers from the Radical benches agreed that they were pledged to a reduction of expenditure when they came into office. In this regard we remember a striking instance how the Radical party will make a double appeal to the electorate. While Mr. McKenna, Mr. Lloyd George and their friends were making one set of speeches suited to their audiences, Mr. Haldane, in the height of the election, on 5 January 1906, described the Government as one "which prizes the Army and Navy" and was "desirous of keeping them at least up to their present standard as earnestly as any Government which has ever existed in this country ".

He went further than this. "I have the authority of Sir Henry Campbell-Bannerman", he said, "to say such stress does he lay on efficiency that, if necessary, he is prepared to find more men and more money for the promotion of efficiency . . . and that is the policy of the Cabinet as a whole." It is a well-known manœuvre. With the possible exception of the "Westminster Gazette" the Radical press ignores such statements, but they seem to give great satisfaction to Unionist leaderwriters who spread them throughout the country. What followed in this case? The Unionists had spent more than two to one as against Germany on new construction, but the Radicals soon altered this so that in 1908 and 1909 they actually spent less than Germany, as Mr. McKenna had to admit last Monday.

Including our own programme for this year, and counting Invincibles as Dreadnoughts, there are no fewer than ninety-nine built, building or sanctioned throughout the world. Of these in the spring of 1914 we shall have twenty-nine in home waters to Germany's twenty-one, assuming that we do not send any of them away to the Mediterranean or other foreign stations. As members of the Triple Alliance will then have eight

Dreadnoughts in the Mediterranean there is a very interesting strategic problem for the sailors and statesmen to work out. It would be interesting if this little war game could be worked out in public. Why not, since Sir Arthur Wilson's moves have been made public, showing that he based his arguments for our safety on a two to one superiority in home waters?

The Labour men have decided to turn nasty over the preamble to the Parliament Bill. They will have no references in the Bill to a reform of the House of Lords, and to a man they have accepted the amendment of Mr. Barnes. What will be the end? One thing, of course, is certain. The Labour party will not do anything to shake the position of the Government. Probably they have an idea that, when they vote against the Government, the Opposition will be voting on the Government side, or not voting at all. They will not be so inconsiderate of Mr. Asquith as to show him up with a bare majority of forty. The Labour men have made these declarations of independence before, and we know now what they mean. This pretence of a policy independent of the other Radicals is humbug. They are all in the same galley, and it is share and share alike. They know well enough that, with an Opposition as strong as is the Unionist party in the House of Commons, they cannot afford to quarrel over the spoils.

Mr. Churchill is fond of lecturing people. Those who fancy themselves usually are, and usually cannot stand being lectured. The other day Mr. Churchill was for lecturing his juniors-sitting schoolmasterly on Lord Wolmer (and sat upon in turn by Lord Hugh Cecil). Now he must lecture his seniors, choosing for special attention reverend, grave and potent judges. Churchill rebukes them for making injurious remarks about trade-unions. Possibly certain judges have made ill-advised comment on trade-unions-that is no reason why Mr. Churchill should spread himself out cen-The line does not become him. Himself soriously. open to every conceivable charge of ill-taste, he should be chary of rebuking others. After his night of leadership he should cultivate modesty and effacement for a time.

The truth about the all-night sitting is plain enough: Mr. Churchill's asperity made the Government break their word. There was no idea of an all-night sitting, and it never would have come about had not Mr. Churchill shot out his tongue at his opponents. In reproaching Lord Hugh Cecil for "taunts and insults" the Home Secretary managed to get in a reproach in his most overbearing manner. Mr. Churchill's great idea always seems to be to get at both the right and left cheeks of anyone who interferes with his wishes, and to strike them as hard as he possibly can. If he cannot get in his blow first, he is always ready to get it in second. We know of course that some Parliamentarians have gone on this system: a great Unionist leader might be given as an example; but Mr. Churchill is provocative at times even beyond his abilities, large though these are.

He might take a few hints in humaneness from one or two of his colleagues who sit near him. He would do well, too, to study Feltham's "Resolves", a book quite neglected to-day, but full of fine things finely said. Of "Reprehension", which the Home Secretary is so fond of dealing in, Feltham says: "Sores are not to be anguished with a rustic pressure, but gently stroked with a ladied hand. Physicians fire not their eyes at patients, but ealmly administer to their diseases." There is yet another saying in these "Resolves Divine Moral and Political" which Mr. Churchill would do wisely to ponder over: "It is not consonant that a member so unboned as the tongue is should smart it with an iron lash."

Our political exiles find their way back to the House in time—the more distinguished do. Mr. Bonar Law

has been a wanderer long enough. Bootle is now to receive him and then the House. It is a good constituency for Mr. Law. It will be no bad thing to have a tariff reform protagonist sitting for a Lancashire division. He will make a good centre for tariff reform effort in what Americans would call a "pivotal" county. We have been making good progress in Lancashire and Mr. Bonar Law's presence may prove just the fillip wanted for complete success. In the House too Mr. Law will be a very acceptable accession of strength to his side. He is to be opposed in Bootle, but that will make no difference.

Mr. Joynson-Hicks is a fortunate man. He is not to be opposed in Brentford, whence Lord Alwyne Compton is resigning. But this is a small part of Mr. Joynson-Hicks' good fortune. He beat Mr. Churchill at a bye-election and then lost the seat at the following General Election with a comparatively insignificant opponent to fight against. By all accounts Mr. Joynson-Hicks lost North-West Manchester in January 1910 quite unnecessarily. Belief in oneself is good, but it must be justified; it is not justified by thinking little of other people. In the following December Mr. Joynson-Hicks did not come up again smiling—nor scowling—he did not come to Manchester at all. It is not obvious why this record should be rewarded by an absolutely safe seat in Middlesex. We have the notion that safe seats might be kept for men whose presence in the House is important to the party or be given as rewards to strenuous fighters.

This week Haddington has honoured Mr. Haldane for his twenty-fifth year of political service. It is no empty compliment. Mr. Haldane has a perfectly safe seat in a constituency which is probably more Conservative than Liberal—certainly more Conservative than Radical. Many people vote for Mr. Haldane who, when he goes to the House of Lords, will vote for a Unionist. His prestige is great in Scotland. The feeling in Haddington is very much the same as the feeling in the House of Commons in this matter. Perhaps the most serious fault found with Mr. Haldane in the North, and it is really a serious one, is that North Berwick is no good to him or he to North Berwick.

Lady Constance Lytton recks as little of her name as Iago recked of his purse. Her friends are welcome to it; and, provided it be filched for a good purpose, apology is quite unnecessary. The naïveté of Lady Selborne's confession in her letter of Monday last showed that she had about as much idea of honour in public macers as Diana of the Crossways in selling the Cabinet secret. "I borrowed her name for the moment"—as one might borrow an umbrella. As it happens, Lady Constance Lytton has pretended not to mind. The letter to which Lady Selborne put the name of her friend was one her friend was proud to foot. But what of the editor to whom Lady Selborne wrote? "I have received the enclosed letter from Lady Constance Lytton." The editor, it seems, must be an accessory after the deed, whether he will or no.

Lady Selborne has certainly succeeded in her object: which was to draw attention to herself; and, apparently, to Lord Selborne, whose speeches on woman suffrage had been neglected of late in the newspapers. Possibly Lord Selborne—for a husband who is an ex-Cabinet Minister this is a wry sort of comedy—may think the notice is dearly bought. As a method of attracting attention, to sign a letter for publication with another's name is quite as good as throwing stones at the Prime Minister's carriage. It is, too, the same kind of attention—the kind which opponents of the suffrage movement want to encourage. This correspondence will do excellent harm to the movement.

The plan to dodge the census hit on by the Social and Political Union suffragists is as obviously silly as other things they have done. One part of it is to make use of the census to advertise the numbers of their supporters. Some of them are to send their forms back, declining as women to fill them up. Others of them will assemble in night meetings. These evade being counted as vagrants, but then they don't make any protest on the forms as suffragists. Is not this a noble thing to do? The poor old enthusiasts who dare not stay out all night for fear of getting cold or rheumatism will be heavily fined for not filling up their forms. They will have the martyrdom. The frisky young things will get off scot free and have a night out. It is better than Holloway.

"O what a happy land is" Norway. The first woman M.P. has been elected. Miss Anna Rogstad is taking (the oath) and her seat in the Storthing. She is to be specially welcomed in a speech from the chair, and no doubt—following the example of mere male new members in this backward country—she will a few minutes later rise amid loud cheers to make her maiden speech. What will be the parliamentary etiquette when women generally take their seats in the Storthing and in our own and other Parliaments? Will all the men rise and offer their places to the lady as they do, or used to do, in a railway carriage or omnibus? And what will the Speaker do when half a dozen women rise at the same moment to catch his eye? One fears he will be in greater difficulties than even when Mr. Ginnell and Mr. Wedgwood take the floor.

Lord Morley leading the House of Lords as to the manner born, as he has been leading it this week, seems the most natural thing. Yet, think of Mr. John Morley in his early adventures in politics, and an immense difference between the two phases appears. Was he not likened in early days to S. Just? It shows, however, in a very interesting way, a stern and unbending Radical can be evolutionised or revolutionised into a mild and benign leader of the House of Peers! Perhaps he has to be born again as a little child before he can inherit such a station. Anyhow, we may all be glad to see Lord Morley most conspicuous of all amid those whom Mr. Chamberlain once likened to the lilies of the field.

Sir Joseph Ward's speech in Sydney is evidence of the spirit in which Colonial leaders regard the problem of future Imperial relations. He advocates the organisation and co-operation of the Empire for defence, and not unnaturally finds in the Declaration of London a reason for suggesting the creation of an Imperial Parliament in which the Colonies could be represented. Dominions, he urged, must contribute in even larger degree to the cost of Imperial defence and cannot for ever be refused a voice in vital operations. therefore have two Imperial Houses of Parliament returned by the whole Empire on a population basis to deal with such Imperial questions as might specially be allocated to their consideration. The problem is not quite so simple of solution as Sir Joseph Ward seems The problem is not to think, but the readiness of Colonial statesmen to tackle it is in striking contrast to the attitude adopted by so-called Imperial statesmen.

The Empire needs organisation on practical lines: that was the sum and substance of Mr. B. H. Morgan's address at the Colonial Institute on Tuesday. The Canadian-American negotiations have come to a good many as a revelation of the disintegrating forces at work. There is no common sense, no guiding principle, no co-ordination of interests in trade, industry, finance, shipping, and defence. The wonder perhaps is that the Empire has survived so long. It is true no doubt that the inability of the great Colonies to defend themselves explains much of the loyalty which has withstood more than one shock. As they develop along individual lines the sense of detachment will tend to grow.

Were it to another country Russia's note to China of some three weeks ago would have been regarded as an ultimatum:

"He said it very loud and clear; He went and shouted in his ear." But China likes her notes to be peremptory, and understands them the better for it. The old "ultimatum" has been followed by a new one; which, it is interesting to know, is not yet "regarded as an ultimatum, though it may lead to an ultimatum". Everything points to a friendly settlement after the usual delays, as China is quite helpless to refuse what Russia is requiring. If language fails to point the ultimatum "positively for the last time", Russia has only to send troops over the border into Kuldja and Mongolia. China will then believe, and act accordingly.

In the matter of Alsace-Lorraine the German Centre party has decided to accept the compromise offered by the Government, partly because they do not want a quarrel and partly because the Conservatives dislike it. It has not been easy to arrange. If Alsace is to have votes on the Council, it must be made a real State and be given a Governor holding office for life. The Governor, however, remains revocable, and the danger is that the Alsatian votes will be controlled by Prussia, whose King holds the Governor in his hand. It is accordingly arranged that when a Prussian majority is only secured by Alsatian votes, it shall not count. Both parties to the compromise sacrifice a great deal. The Centre admit that they cannot force the creation of a new State; the Council loses prestige by accepting delegates with only qualified powers. The real gainers are the Prussian State, which will be able to claim to speak for the South as well as the North, and the Prussian King, whose Imperial powers have been firmly upheld throughout the controversy.

Beside the Camorrist trial which has now begun at Viterbo our own Houndsditch affair is simple. are about six hundred witnesses on one side or the other, with thirty-two counsel for the defence. The investigations began over four years ago: and the estimate of three or four months for the trial itself does not seem to be excessive. The Camorra is, amongst other things, a political society; but the authorities have carefully excluded the possibility of raising inconvenient matters of politics. The point to be tried is simply the murder (by the Camorrists) of two people, a man and his wife, for betraying the secrets of the society. It is purely a domestic affair; and it has been brought to light by an informer, Abbatemaggio. The value of his services is not in avenging the murder of Cuocolo and his wife, but in the revelation of the leaders and ramifications of the Camorra.

After all the exuberant details poured out during the nine days' trial of Morrison, everything comes back to the point of identification. His alibi was not sufficient to disprove the evidence of witnesses to his being with Beron on the night of the murder. The evidence fixing his presence near Clapham Common is less convincing. The Newcastle train murder is the most like this as to identification; but in that case the proceeds of the robbery and articles of the murdered man were connected with the accused. Though the point whether Morrison had been informed of the charge of murder was, as the Judge said, neutral, both the prosecution and the defence made much of it. Its importance lies in its involving an inquiry into Constable Greaves' Raising a question about preparing the statement. trial might disquiet the public and start it off on reopening the whole case. It is fortunate that the very existence of the Court of Criminal Appeal is a restraining influence.

The evils of street trading by children were made perfectly clear in the report of the Departmental Committee of last year. Lord Shaftesbury's Bill, read a second time in the House of Lords on Wednesday, is based entirely on that report, and is drastic in its terms. The trading age leaps at once from eleven to seventeen years; and probably there will be considerable opposition by men like Lord Salisbury in Committee to the Bill as at present drawn, who would prefer to attack the

evil less directly. The present law has long proved ineffective, and it is useless to leave it to the local authorities either to frame effective bye-laws or to enforce
them. The local authorities are too much frightened of
individual interests. Lord Beauchamp warned the
House that the Bill would be strongly opposed by the
newspapers; but, whoever else is considered in this
matter, the newspapers should come last, for they are
the worst offenders. The newspapers are the biggest contingent of all those who ply casually in the street when
they should be at school or learning a trade. The
majority of these children are "for the town's end for
life"—useless and unemployable.

Now that the always crucial point about limitation of hours is settled, there is a reasonable prospect of the Shops Bill being efficient for its purpose. The number of hours per week for which shop assistants are to work are fixed at sixty, exclusive of meal times, and there is to be an afternoon holiday on one week-day. An average of ten working hours a day is long enough for the wages most shop people get. Overtime will depend on the regulations which the local authorities will allow for the various local circumstances. The Act would be put into operation by local authorities after a public inquiry; and there are the usual exemptions for the accessory small trades and for the Jew trader and public.

Lord Ailesbury, who died at Savernake this week, was once a familiar figure in the House of Commons as Lord Henry Bruce. He was a good-natured man with none of the traditional hauteur of the aristocrat. In his House of Commons days he had a theory that dress was scarcely less the ruin of the poor classes, especially the English peasantry, than drink; and certainly the thriftless nature of the poor in most country districts is shown in few things more than in the craze among the women for overdressing themselves or their children. We point out elsewhere how wrong Mr. Chesterton is in thinking that democracy despises dress. Democracy not only admires it in others, it loves to have fine dress on its own back: the thing is really past all question. An old writer pleaded for a "negligent comeliness" in apparel: there is nothing negligent in the dress of many of the poor to-day. Dress is a study with them.

Lord Ailesbury never expected to come into Saverrake, and never wished to do so. It was an entire surprise when it came. But he instantly set to work to save this noble estate. Ruin threatened the place, he told us at the time—ruin from rabbits and ruin from money lenders. The rabbits were eating up the underwood by acres, for the shooting had been let to a syndicate; and the money lenders—or the money lender—eating up the ancestral oaks. Lord Ailesbury cleared out the money lender almost instantly, and it was not long ere he got the rabbits down. He saved Savernake. May it long be saved—especially from Radical-Socialist Governments and Chancellors of the Exchequer!

Mr. Percy Wyndham was of a very different type. Here was the great country gentleman who looked magnificently the part he played. He was never a leader in politics, but he had gifts and the fine presence that bring a man to the front in politics if he wishes greatly this career. He was cultivated too, and at Clouds cared to entertain cultivated people. Sir Percy was a very good landlord who, like Melville Portal in the neighbouring county, took great pride in housing his tenants and dependants well, and in ensuring their comfort. This is the class of man against whom the powerful section of the Government and the Liberal and Labour parties are directing their chief efforts. It is -what is perfectly true-that they are Conservatives and should therefore be taxed and worried out of existence for the sake of the Radical cause. matter that they do their duty by all classes, including the poor. They are malignants who vote Tory and persuade many electors to do likewise.

AND WHAT DOES ENGLAND CARE?

W E would put it to Sir Edward Grey, who has once more been discussing the paradox that the more civilisation advances the greater the increase in cost of armaments, that it is a much more extraordinary thing that democracy, having won so much that is presumably worth defending, should at the present moment be represented by a party in the State which has to be forced by persistent agitation to provide the unrepre-sented sailors of the Navy with ships and guns. It would surely be a paradox if the things which are worth having in this world could be won without sacrifices. It is one of the weaknesses of England's position, both in her military and industrial preparedness, as compared with Germany, that Providence having endowed her islands with extraordinary advantages, she thinks too little of the methods by which her position can be strengthened or even maintained, while Germany, with experiences dearly bought by great sacrifices, is so imbued with a belief in the methods by which she has become great, that her people hold to this belief with the fervour of religion. The German Socialists, for instance, are for the nation, and deride cosmopolitan sentiment. It is true that they opposed the Navy Estimates when they thought that England would do her duty. Again and again Herr Bebel gave his reason that England would always lay down two ships to Germany's one. Who proved him wrong but the Radical Government which in 1908 provided for one ship to Germany's two? There came a day when Herr Bebel, after hearing the evidence of Admiral von Tirpitz in the secret budget committee, made a public speech in which he said England might be on the eve of great disasters. And what does England care? It is all very well for the "Times", on 4 March, to say that " anything short of the two-Power standard would set the country in an uproar ". These are words, mere words, and the "Times" proves itself a worse friend than an open enemy by its Rip Van Winkle statement that "the Government are pledged to maintain the two-Power standard", and adds "it is for the Board of Admiralty to say what amount of naval force is required from year to year to satisfy the maintenance of our supremacy ". Does the "Times" believe that the Board of Admiralty have anything whatever to say as to the standard in view of their official disclaimers that they act under orders in this matter? Is it ignorant of the Government's claim to pick and choose what Powers we build against, and to rule out the United States and Japan? Does the "Times" suppose that Mr. Balfour, who formerly refused to doubt the Government's adherence to the two-Power standard, is now playing a part when he charges the Government with "having abandoned silently the two-Power standard in its old integrity", and when he asks with increasing insistence for the standard the Government has adopted to be given to the House? Sir Edward Grey says we apply a two-Power standard to European Powers because the remoteness of the United States " made a difference in counting the ships ". By inference the Pacific being still more remote we need not bring in Japan? But if our interests in the Pacific can do without protection, why is the Empire going to have three Invincibles out there in And if British interests may have to be defended in the Pacific, of what possible use are three Invincibles when at least ten Dreadnoughts will be required to hold their own against Japan or the United States? where is that margin to come from if our standard is to be Germany and Austria? That the Government are deliberately playing the game of Germany was shown by Mr. Balfour in his quotation from the preamble to the German Navy Bill. Therein the very argument is used that an expanded and concentrated German navy could jeopardise the supremacy of the British Navy owing to its necessary dispersion. Memories are indeed short if we cannot remember that, prior to the Russo-Japanese war and the ill-advised but close alliance for Asiatic questions which we afterwards formed with Japan, forty per cent. of the British

armoured ships were stationed out of home waters. In the spring of 1914 we shall have in the Pacific three Invincibles at a time when the United States will have twelve Dreadnoughts and Japan five or more. In the following year the Panama Canal will be open, and the Japanese alliance at an end. Is all our diplomacy to be paralysed with indecision because we dare not move a single vessel from European waters? And yet it is obvious that we shall be unable to detach ships, for there will be in home waters in the spring of 1914, under this programme, only twenty-two Dreadnoughts to sixteen for Germany and eight for Austria and Italy, and seven Invincibles to five for Germany. Thus we shall have an actual inferiority in the well-armoured Dreadnoughts. Such a proportion leaves no margin whatever for coaling, refitting, and the accidents of war. There will be no margin whatever in the Dreadnoughts unless we assume that we can still count on the vessels which will then be more than sixteen years old. All these difficulties would vanish if we adopted the simple standard of the past, a policy of two kecls to one—eight Dreadnoughts to Germany's four this year instead of five as is proposed. Such a policy would give the Unionist party something to fight for, knowing that we are asking for no more and no less than our forefathers did in the past. We should carry the country with us and, to repeat the words we have quoted, the refusal of the Government to agree " would set the country in an uproar

Mr. McKenna on Monday stooped to the folly of forecasts in the pereroration to his speech, and in consequence he has given hostages to fortune which he will endeavour to ransom at the cost of our security. Let us quote in full from the "Times" report this remark-

able utterance:

"We have reached high tide. If there is no further amendment of the German Fleet Law—and we have every reason to hope and believe that there will not be—the Estimates of 1912-13 will show a reduction on the Estimates of 1911-12. There will not be that increase which my hon. friend fears. But we can give no pledge of any reduction whatever until we know, and we are sure, what the development of foreign navies will be. (General cheers.) As I have never before, in the three years during which I have been responsible for the Estimates, held out the smallest hope that the coming year would bring a reduction of expenditure, because I could not foresee such a reduction, so now I trust it will not be taken as a mere idle expression when I say that for the first time I do anticipate a reduction of expenditure will take place in the ensuing year. (Cheers.)"

After reading the above we conclude that Lord Charles Beresford is right in assuming that the Admiralty is not properly served in respect of a War Staff. The mischief is that the ships of this year's programme are being delayed to relieve the congestion of shipbuilding now existing solely on the assumption that next year's shipbuilding orders will be small on account of Ger-

many's reduced programme in 1912.

Should this forecast be falsified, the congestion of building next year will be considerable. A War Staff at the Admiralty would include an intelligent appreciation of the sources of information which have always proved correct. The first among these, with secret agents in the German Government service, is un-doubtedly the Socialist journal the "Vorwärts". Its information has invariably proved correct, and it has positively stated that a fresh scheme of naval expansion is sure to be forthcoming as soon, at any rate, as the Reichstag elections are out of the way and the new Army Bill has been passed. The usual time for the publication of these schemes of expansion is in October, when no fresh efforts in the British Parliament are to be feared. It is in 1912 and 1913 that Germany may be expected to make her supreme efforts to reach her maximum strength with the opening of the Kiel Ship Canal

The unverified forecasts on which Mr. Murray Macdonald and Mr. Ponsonby based nearly the whole of their attack on the Navy Estimates were erroneous not

only as to the strength of the German Fleet in the but also whether a certain number Dreadnoughts would be obtained by Germany in the winter of 1912 or the same number would be ready in the spring of 1913, every one of much greater fighting strength than hitherto contemplated. The Admiralty chose to err in the former, in the long run the optimistic direction, as usual. Germany's ships in 1908 had vastly exceeded our own in power without our knowing it. We laid down two more inferior ships in It was not until the end of 1909 that, having found out what had happened, we were able to start building ships which were in any measure a reply to German ships laid down a year earlier. Mr. McKenna says he had to make a forecast. Finance and finance alone deterred him from making his forecast in both directions of rapid building and enlarged dimensions. The building of the Nassau and her sister ship in twentyseven months, without resort to overtime, showed that Germany could easily equal us in rapidity of building, so he was bound to take that into consideration. he did, but in the course of Parliamentary debate he once more gave hostages to fortune by saying that the Government would be satisfied with a margin of three. The argument for such a ridiculous margin does not look well now that we know that Germany actually got a year's start in the building of greatly improved Dreadnoughts. Since no step taken by Germany has shown the slightest anxiety to parade her strength before the Kiel Ship Canal is ready, and every step taken has been made to mature all her preparations at the beginning of 1915, the probability was that the large increase made public in October 1907 in the increase of the first instalments for the new German Dreadnoughts from £273,972 to £479,459 would very largely go in the improvement of type. It is astounding that it should have taken the War Staff at the Admiralty eighteen months to find this out and over two years before they could arrange to lay down two ships in November 1909 which were in any sense the equals of the German six. The whole episode is extremely unpleasant. We can but think it will one day be proved that representations were made in the Admiralty as. they were undoubtedly made by at least one unofficial member on the floor of the House.

THE TRANSATLANTIC EMBRACE.

DID Sir Edward Grey mean it all seriously? Or was it only a clever Parliamentary dodge? It was his business to defend an increased expenditure due mainly to the German naval programme and at the same time not to alienate votes which would be usef it later That being so, it was distinctly smart of him to turn to such good account the besetting sentimentality of his critics, and to sit down amid the loud cheers evoked by picturesque but wholly irrelevant rhetoric A good party man is entitled to all possible credit for a good party triumph, and no one will grudge Sir Edward Grey the compliments of his friends. But let us assume that the Foreign Secretary was too high-minded or too stupid to be influenced by such purely tactical con-siderations. Let us assume that he meant what he said -an hypothesis to which certain of his phrases lend some colour-let us pay his visionary peroration the compliment of serious criticism. It is, of course, a little unfortunate that a Minister who permits himself to dwell in an unreal world which knows no Kaiser proclaiming that his country's greatness is built on force, should hold the post of Foreign Secretary. let that pass. Sir Edward Grey's case shall be judged on its abstract merits.

His fundamental postulate is that arbitration is the best means o fsettling international disputes. May be he thinks this conclusion follows from the principles of Christian ethics; Quakers do. Millions of zealous Christians do not, but regard it as historically false—philosophically wrong, and we are among them. But when Sir Edward Grey comes down to the political

sphere and proclaims that the nations of the world are at present holding themselves in bondage he is on more profitably debatable ground. Is it true that a civilised people is wrong to be resolved to fight in the last resort? Assuredly not. The nation which would meekly surrender some point that went straight to the root of its honour in deference to the command of an international tribunal would simply have found a decent cloak for the rottenness of its soul.

Nor is the scheme politically feasible. Could arbitration have settled the struggle between England and France for the possession of India, between the decadent French Empire and the rising Prussian monarchy, between Austrian dominion and Italian nationalism? Could it even have settled family quarrels like that between Prussia and Austria for the hegemony of the Teutonic world, or that between the North and the South for the control of the destinies of the United States? Verdicts could doubtless have been given in these matters, but no one will pretend that they would have been obeyed. Sir Edward Grev himself admits as much when he suggests that nations will have to retain their armaments in order to compel respect for their That would simply make longer and more difficult the task of the ambitious diplomatist. But it is certain that in the end Bismarck would have given Germany her unity and Cavour Italy her independence whatever arbitration opposed their aims.

It is, of course, easy to hire a sophist who will maintain that war is both bad and preventible. That is very comforting doctrine for a people like ourselves who have got all we want and only wish to keep it without any trouble. All the same it is mere sophistry, which forgets that war is only a means to an end, and that, when national ideals clash, the issues must be fought out, if only because there exists no human tribunal capable of surveying them impartially from a higher plane. In considering the future relations between the British Empire and the United States there must intrude no irrelevant and erroneous thought as to a beneficent influence on humanity. The one question is whether the Taft-Grey project will be for the good of the two peoples

concerned.

What is the Taft-Grey project? Mr. Taft appears to have in mind an unlimited treaty of arbitration between the two countries. Sir Edward Grey's thought on the other hand was rather on the line of a treaty of alliance. It would be concluded on the condition that we should agree in advance to submit to arbitration all possible future disputes with the United States, a condition obviously involving accepteance of the Monroe doctrine with all its results. Such a project as this is not a treaty of arbitration at all. It is a treaty of alliance in which we should surrender our position in Latin America in return for the pledge of assistance should trouble threaten in the Pacific. In itself such a treaty might be good or bad. But it would certainly be no new departure. It would be a treaty on the usual basis of mutual concession of the kind that the world has known for over 2000 years.

to base on fallacies or buttress with obscurities the scheme of an Anglo-American arbitration treaty. last, however, it is possible to view the project in the cold light of facts, and its advocates can plausibly point to the long list of arbitral settlements which make up the history of Anglo-American relations for more than a generation. What are they worth? Are they really Would they ever have been arbitrations at all? possible but for the fact that one party to the dispute would have surrendered everything rather than fight? The argument that the people of the United States are of our blood is quite unsound, but it has long been of immense force on this side of the Atlantic. Daily Mail-drugged Englishman which would do more violence to his feelings, surrender territory to the United States or fight them, and he would probably reply that almost any material sacrifice would be preferable to war.

That being his view, a submission of the issue to what is called arbitration exactly suits him. He has peace

It is not our fault that Sir Edward Grey has chosen

at any price, which is what he really wants, and he deludes himself with the belief that he got his way without paying a price. All this is clearly understood on the other side of the Atlantic. As a general rule the United States do not find it necessary to pack the tribunal. They submit their claims, they show that Britain has never protested against them with real energy, and, of course, they get a verdict. If necessary, however, the Yankees will draw the ace from their sleeve as Mr. Roosevelt did in his nominations to the Alaska Boundary Tribunal. It is this arrangement which a general arbitration treaty would stereotype. statesmen may well hesitate before taking such a plunge. It is more than a little risky to assume that the British people will always be of their present complaisant mind, and an arbitration treaty which has broken down is by no means a dainty dish to set before humanity. Moreover, we have given away what is not our own. Alaska is further than Ireland, and the con-Moreover, we have given away what is not sequences of what we have done are felt in Canada, not here. Our first duty is towards the Dominion. No treaty which can hamper Canadian action, no treaty which may hinder Canada's legitimate expansion can safely be signed by an English Minister in London. Least of all can it be signed in a fit of excitement, the result of muddle-headed thinking and of a refusal to acknowledge the forces which ultimately determine the rise and fall of nations. handling these high matters we must above all things be sane.

MR. HALDANE AGAIN.

M R. HALDANE'S explanatory memorandum of the Estimates was clear and concise, giving most people as much information as they wanted. ducing those Estimates in the House of Commons, however, the War Secretary could not refrain from one of those heroic speeches which fill nearly seven columns in the "Times". But we are really not much wiser than we were, when we had read the memorandum and looked over the Estimates. The former was a concise document which dealt with facts. But the speech was a long and formless harangue on the excellence and sufficiency of our armed forces since the blessed era of perfection began. Generally we are told that everything is ready for war. But when we come to details, even Mr. Haldane has to admit that even "if we were to classify the whole of the horses we should not have then solved the problem, for the police establishment horses are barely sufficient to mobilise the cavalry This is surely rather a lame result of the police census of horses, from which we were led to expect so much. Possibly this lack of horses may have led Mr. Haldane to sanction the principle of taking "cavalrymen a little time away from the cavalry" and using them for the work of the Army Service Corps. It is true that he tells us that this is done in France and Germany. there is this fundamental difference between the two cases. France and Germany possess a large cavalry force. We possess a very small one; from which unless, as appears, there are no horses for them—we can hardly spare a man. We are told that as regards men the much vaunted expeditionary force is ready; but that the departmental services are deficient. Mr. Haldane treats this as a light matter. But it is clear and indisputable that without the completion of those departmental items, the expedi-tionary force begins and ends on paper. Amidst this exaggeration of perfection, which no one outside the charmed circle which surrounds Mr. Haldane professes to believe in, it is refreshing to hear a candid opinion from a distinguished and independent soldier. General Pole-Carew knows what he is talking about; and if Mr. Haldane could hear what is being said about the anti-Compulsory Service Puff, which was published under his auspices, in every mess in the service and in all the service clubs, he would realise that Sir R. Pole-Carew was a truer exponent of service views than he can ever hope to be.

Mr. Haldane dwelt long on the inauguration of the Aerial Corps and mechanical transport. We are glad to see that due attention is being paid to these matters; but more serious things he neglected. It is true that he tells us that recruiting for the Regular Army is satisfactory. But at the present moment the supply of horses is even more important; and we should have liked to hear more definite details of what is actually being done. Men at a pinch, at any rate men of a sort, can always be obtained by money. But not horses; and there is still no evidence that serious steps are being taken to remedy this defect. We hardly need be told that, as is usual with this Government, the matter is being considered by a committee. But this trouble has been evident so long that it is surely time the Government had devised some remedy. faced them since the motor invasion took place; and the problem should have emerged from the committee stage. The War Secretary has something to say of the officers. An increase of pay is out of the question, because it would divert a million from one of the socialist schemes which keep the Government in office. But here one point is certainly very interesting, coming from a member of such an advanced Radical administration. A Liberal Government, quite rightly, did away with the system of purchase, because it worked unequally and did not give every man the chance of entering the Army. Surely it is inconsistent now to apply to the public schools to overcome the difficulty. No Unionist War Minister would have dared to propose a system of nomination, as nothing less democratic could be imagined. Yet we find Mr. Haldane saying that he is asking headmasters to nominate boys who have a real capacity for leadership. It is an excellent plan, and happy is Mr. Haldane for being able to We have always maintained that examinapropose it. tions mean little; and that something more than mere book-learning is required to make the leader of men. Above all the man who is to lead must be a gentleman, or his men will not follow him. We hope the headmasters will make more of these qualifications before they make recommendations.

"A LITTLE LATE."

THE unfortunate House of Commons can never do right. If it adjourns early, it is said to neglect its duties; if it sits up all night, it is called an unbusiness-like talking-shop. As for its procedure, few outsiders understand it and far fewer appreciate it. Procedure is always a dismal subject, and when it is described in a curious jargon and wrapped up in a mass of precedents, few but aged members, viri pietate graves, potential candidates for the speakership and the chairmanship of committees, are ready to face it. Yet Parliamentary procedure has more than an academic interest. Redlich, the Austrian investigator of our Parliamentary practice, went so far as to say that the "rules of a legislative body are the political manometer" of a country. In other words, the procedure of the House of Commons reflects, and reflects accurately, political tendencies in the United Kingdom. It is this that gives importance to what would otherwise be nothing more than domestic quarrels as to the best way of getting through agenda papers.

The all-night sitting on 9 March is a case in point.

The all-night sitting on 9 March is a case in point. To those who read between the lines, its twenty hours and twenty-seven divisions mean a great deal. First of all they show how completely the Cabinet and in this case a single member of the Cabinet can control the business of the House. Secondly, they are a significant commentary on the value that can now be attached to the pledges of public men.

For purely partisan reasons the Budget of 1910-11 was bisected. Part I. was rushed through in November on the eve of the election; Part II. is being discussed now. But when the Prime Minister outlined this curious method of financial procedure in

the autumn, he went out of his way to repeat the pledge

that in his own words the Chancellor of the Exchequer will reintroduce and submit for consideration with full opportunity for discussion, before the close of the present financial year, the remaining provisions of the Budget which he is obliged to drop " We shall," he further stated, "consider it a binding obligation on us to give the new House of Commons full opportunity with every latitude to discuss these other matters before the close of the financial year", and finally, when pressed by Lord Hugh Cecil, he declared there was "no necessity" for any statutory security for this pledge. The Chancellor of the Duchy of Lancaster, who has an entertaining way of consciously or unconsciously blurting out the intentions of the Government, was even ready to extend the scope of possible discussion. "We propose", he said, "under the new Bill in next Parliament to extend the discussion over the whole range of our taxation system." these repeated pledges were sufficiently explicit. When, therefore, the Revenue Bill, as this second edition of the 1910-11 Budget is called, reached its committee stage after a quiet and reasonable discussion of the resolutions upon which it was founded, the Opposition had some right to expect fair and generous treatment. There seemed indeed some uncertainty in the minds of private members whether the sitting on March 9, the first day of the committee discussion, would be a late one, and what stage of the Bill would be reached. They listened therefore with unusual interest to Mr. Balfour's question, "There is no idea, of course, of the committee stage finishing to-night?" and to the Prime Minister's answer, "No, of course, in view of the very large number of amendments and new clauses, but I hope the Committee will be prepared to sit a little late; but there is no idea of finishing the committee stage to-night." This answer seemed clear enough. Members on both sides, official and unofficial, not unnaturally inferred that, in view of the Prime Minister's statement, an all-night sitting was out of the question. It was everywhere said in the lobbies that there was no chance of even reaching clause ten, the critical clause in the Bill; and on the strength of these assurances several members, keenly interested in the question of local taxation, some of them with important amendments on the paper in their names, paired for what seemed likely to be an uneventful evening and left the House. What followed is ancient history—the departure of the Prime Minister, the maladroit management of the House by the Home Secretary, and an unscrupulous attempt to force through fourteen classes, seventy amendments, and seventy odd motions for new clauses of a compli-cated and contentious measure. The temperature of the House had for many hours been below normal; the discussion close and reasonable. It was after midnight, and when more than half the Bill had been settled, and the end of an important section reached, that the Opposition not unreasonably called the Prime Minister's pledge and began to press for adjournment. It was into this cool and quiet atmosphere that there burst the Home Secretary. Then followed an eighthours night of fierce and bitter controversy. But when the Committee adjourned at 10 A.M., thanks to a most stubborn opposition, there were still four clauses of the Bill undiscussed.

Mr. Churchill's conduct was bad enough in itself, and some of his own friends did not hesitate to tell him so. But it has been made many times worse by the reasons and excuses of his friends. Take, for instance, the Master of Elibank. The Master of Elibank informs us that the Prime Minister "expected clause ten to be disposed of". But the Home Secretary had no intention of resting content with such modest progress. He intended, as he told the House, to get through all the clauses of the Bill, and a large part of the new clauses into the bargain. The Government Whip, of course, tries to put all blame on the Opposition for "undue prolongation of discussion" of the earlier clauses. Not a word was heard of obstruction earlier in the evening, and the Home Secretary himself bore witness that "the Debate has been of a most valuable, cool and business-like description". And, lastly, there is the official Whip's

explanation of "a little late". It was only "a voluntary forecast". "The Prime Minister", so the Master of Elibank declares, "reached the conclusion before he left for the Continent at 9 o'clock that an all-night sitting would be necessary"! What had taken place between 4 and 9 to justify this second "voluntary forecast"? Nothing but what the Prime Minister must have foreseen when he made the first-just a " valuable, cool and businesslike "debate of the early clauses of the Bill. Altogether, it was an unedifying page of House of Commons history, significant of several lessons in the present constitutional controversy. We cannot say whether the Home Secretary was satisfied with his management of the House. He was so far successful as to monopolise its attention for twelve hours. Some people must be in the centre of things-the baby at the christening, the bridegroom at the wedding; they will soon envy the corpse at the funeral.

THE CITY.

H AVING regard to the favourable monetary outlook the behaviour of the Stock markets has been most disappointing this week. The further improvement in the monetary position, brought about by the heavy influx of gold from Brazil, has been overshadowed by nervousness in a more or less acute form. The excuses for the dulness are a more serious interpretation of the Mexican news and the Russian "ultimatum" to China; but these incidents would have had very little effect in normal circumstances. The fact of the matter is that the market is suffering from an attack of nerves and is in the mood to be frightened by shadows. The last account disclosed an unexpectedly large bull account in certain rubber and home railway shares. The imposition of high contango rates has effectively reduced the bull position, but it has also effectively diminished the public interest in those markets. At the same time extensive liquidation from the Continent has plunged the already beclouded mining markets into funereal darkness, and the selling of Maikop oil shares by an outside firm which is closely associated with the South African magnates, although a minor item in itself, was not calcu-So it happens that the lated to inspire confidence. Stock Exchange is experiencing the after-effects of its recent speculative exuberance at a time when monetary considerations are most favourable.

Consols have lost some of their buoyancy just when the prospect of a large Budget surplus might have been expected to give support. The surplus should of course be used automatically for the reduction of national debt, but the confidence of investors was shaken last year by the Chancellor's attempt to appropriate a portion of the surplus to Development Fund purposes, and although the attempt was abandoned as a result of general condemnation by financial authorities, some apprehension appears to exist concerning the possibility of a similar proposal being revived.

Home rails still attract a certain amount of attention, but the volume of transactions has diminished appreciably, and at times the tendency has been very The Southern stocks benefited from further good traffics and South Western Deferred participated conspicuously in the upward movement; but the "heavy" stocks have been shunned as a rule. In the Scottish contingent, North British were easier because the market did not like the increase in wages shown by the company's accounts. On the other hand, the Highland Railway report was considered very satisfactory, the expense ratio having fallen from 56.11 to 54.90 Canadian Rails still provide one of the brightest spots in the markets. Canadian Pacifics have touched a new high record on the announcement of the issue of Minneapolis, S. Paul and Sault Ste. Marie stocks, which confers a fair bonus, one half of which

also appear to have enlisted new support, the third prefs. being a particularly strong spot. The position in Wall Street is as confused as ever.

falls to the Canadian Pacific Company by reason of its holding of "Soo" capital. Grand Trunk securities

Dealings are entirely in the hands of professionals and the public on both sides of the Atlantic refuses to take any interest in the market. The Supreme Court at Washington will adjourn on Monday until 3 April, which means that unless the decisions on the Standard Oil and Tobacco suits are given on Monday they must be postponed for a few weeks. An attempt was made to put a bullish interpretation on this development, but it is difficult to see how delay in announcing the result of these important cases can be beneficial, whatever the decisions may be. The Steel trade position seems to be a little less satisfactory now, and any advance that has taken place in quotations is solely due to manipulative transactions.

The Rubber share market has lacked support, and consequently prices have fallen away. Very little interest was aroused in this week's auction sale. Only a small amount of the commodity was catalogued, and buyers (who, by the way, have been making extensive purchases in the interim since the last sale) preferred to wait rather than compete for what was offering. consequent decline in prices was therefore misleading to anyone not acquainted with the facts, but it seems to have suited the books of the leaders of the share market. The actual technical position of this section has greatly benefited from the recent shake-out, but the public is rather shy after its late experiences, and is turning its attention to the new companies which are being floated, while a few wise investors are quietly

making discriminative purchases.

The mining markets have no friends just now. South Africans, for example, are as nearly dead as shares which represent a thriving and profit-making industry could possibly be. The public is quite out of the market and the attitude of the professionals suggests that they wish they were out of it too. The Wernher-Beit-Eckstein-Rand Mines deal, which is unquestionably a favourable arrangement from a market point of view, has been regarded most bearishly, and Paris seems to have a special grievance against the Goldfields and Rand Mines groups. Central Mining shares are particularly out of favour because of the company's participation Central Mining shares are particularly in the Magadi Soda issue, which was not a success, and altogether some surprise may be expressed at the relative firmness of quotations in such depressing circumstances. It requires a good deal of pluck to buy shares in such conditions; but the prevailing sentiment certainly provides an argument in favour of picking up some of the best shares and taking them off the market. Prices may go lower, the depression may become more acute, but a recovery is inevitable.

THE PORTUGUESE GOVERNMENT AND THE CLERGY.

By EXPERTUS.

N the inevitable struggle with the Portuguese Church the Provisional Government will have some clergymen on its side, and perhaps even some of the bishops. But the best ecclesiastics, like the Archbishop of Guarda, will, while giving way to the State in temporal matters, offer a determined resistance in spiritual affairs. On the other hand, those priests who have turned republican were, in some cases, a hindrance to the royalist cause when they were royalists. Padre Mattos did not advance the cause of the Church or of the Monarchy when he was editor of the "Portugal," for in that capacity he managed to disgust both sides, the monarchists by his servile adulation of the nobility and the moderate republicans by his anti-republican violence. He is now a republican, but as such he has no future, for the republicans despise Padre Benevenuto of Oporto is also said to be a republican, so is Padre Petardo, editor of a weekly comic paper published in Oporto. Then there is Padre Santos Farinha, a well known preacher of the fashionable parish of Sta. Isabella, Lisbon, who is now, it is said, a supporter of the new state of things. Though famous for his eloquence and his wit, Father Farinha is, however, a man of weak character and cannot be

expected to exercise much influence outside his own parish, which has always been ultra-republican. Father Mattos lost all credit with Catholics when he asserted, after the revolution, that he had been a republican all along, he the violent, anti-republican journalist who had always professed to be such an out-and-out supporter of the Throne! He was soon allowed to start his paper again, but as no subscriber came forward it only appeared a few times. Many of the secular priests in Lisbon and in the south are on the side of the Provisional Government, but as a general rule the worse a priest's moral character the stronger is his republicanism. Many profligate curés are probably glad to see in power a Government which is not likely to enforce

austerity and chastity among the clergy.

While worthless Catholics have thus offered their services to the Provisional Government, several able, fearless, and incorruptible republicans and anti-clericals have become bitter opponents of that Government. Among them is Machado Santos, editor of the "Intransigente"; F. M. Homem Christo, ex-editor of the "Povo de Aveiro"; and José Pereira de Sampaio (Bruno), director of the Republican journal "Diario da Tarde " of Oporto. Bruno is a Republican who enjoys a great reputation in Portugal on account of his literar ability, his honesty, and disinterestedness; and his defection is one of the worst blows the Provisional Government has yet sustained. He is strongly opposed to monarchism, clericalism, and to his Oporto contemporary, the "Palavra", which is both monarchist and clericalist. But when he saw the grossly illegal means whereby that contemporary was crushed by the agents of the Provisional Government, he decided by way of protest to cease publishing his own journal, "until effective measures had been taken to restore a normal state of things ", although that journal would probably have gained very much in circulation as a result of its rival's disappearance. I should remark that, previous to this, Bruno had allowed himself to criticise the Provisional Government from time to time with reference to measures which no honest publicist could refrain from criticising. The indignation of the Republicans with Bruno was very violent, and, as if he were a criminal, he was summoned to appear before the Civil Governor of Oporto to explain the step he had taken. He will now in all probability be expelled from Portuguese territory as "a source of trouble to the new régime", like Senhores José Azevedo, Castello Branco, Souza Continho (Cabinet Ministers under the old régime), Alvaro Chagas, director of the "Correio da Manha", and many others. But Bruno will probably leave his country without being compelled to do so, for in a second communication to the press he has, in disgust and despair, entirely washed his hands of Portuguese politics. His disgust I can well understand when I consider the manner in which the Conservative and Independent press has been practically wiped out of existence. The official explanation for the failure of the authorities to protect the monarchist and other newspaper offices as well as the students' clubs was that the police were powerless in the matter, they could not get troops enough to make headway against the mobs (which never, I believe, numbered in any case more than six hundred persons). Yet two days after this excuse was made in the case of the "Palavra", the "Seculo" of Lisbon was surrounded by troops and effectively guarded when the authorities were told that that Republican paper was in danger of being attacked by strikers, who were antipathetic to it on economic grounds. The fate of the "Povo de Aveiro" is well grounds. After its suppression the Independent Republicans of Aveiro started another paper called "Justice" but the Government suppressed it before it had reached its third number.

To return to the grievances of the Church against the new régime, it certainly seems that the bishops have a right to criticise the anti-religious trend of the new Government so long as they admit, as they do, that Catholics must obey the powers that be, at least that the Church has nothing to do with the form of Government in any country. For an anti-religious wave seems

to be sweeping over Portugal, and is making its influence felt in many ways. As an instance of pressure I might mention the case of the municipal commissioners of Oporto. These commissioners were quite unconstitutionally and despotically appointed some time ago to replace the municipal council which had resigned en masse. One of the matters which has come before them since their nomination was certain conditions attached to legacies left, I believe, for charitable purposes by pious persons.
"The laws of the Republic come before all", exclaimed one of these little commissioners in his best French Revolution style, as he swept aside the conditions in question. But this is not what I wish to speak of. I wish to direct attention to the recent I wish to direct attention to the recent decision of these pinchbeck Marats to remove a large crucifix from the public cemetery to a museum, on the ground that the cemetery was about to be enlarged! On 16th February the Artistic Society of Oporto protested against this decision, saying that for artistic reasons it would be better to leave the cross in situ and adding that such memorials always looked best in the place for which they had originally been designed, the Elgin Marbles, for example, having probably more impressive on the frieze of the Parthenon than in the British Museum. But the municipal commission was inflexible, and its action probably marks a campaign of vandalism begun all over Portugal and its colonies. dweller in Madeira tells me that in Funchal the bluejackets amused themselves on one occasion by playing football with a sculptured head of S. Laurence, which had formed part of a statue in the Governor's palace until it was knocked off by these iconoclastic sailors. As these little sallies on the part of men-o'-war's men might expose them to prosecution for sacrilege, the articles (130, 131, 134, and 135) relating to that offence in the Penal Code have been abolished by a decree of the Government published in the "Diario do Governo" of 16 February. The same decree makes punishable the offence of holding religious services outside any duly licensed church. This is intended to destroy the beautiful custom of holding religious processions, but it seems to me that it will equally affect the Salvationists and Protestant itinerant preachers who are now preparing, I believe, to open a strenuous campaign in Portugal. This decree was probably issued in order to legalise retrospectively the recent illegal action of the Republican Governor of Castello Branco in prohibiting a little religious procession held on the day that a great Republican procession was allowed and encouraged to visit the tombs of the regicides in Lisbon. I am told that people taking part in religious processions are now arrested and kept a day in prison before being charged. On the whole, the Portuguese bishops were well within the truth when they protested against the marked anti-religious trend of Republican legislation. To remain silent in the circumstances would have been a neglect of duty.

SIR WILLIAM BUTLER.*

By FIELD-MARSHAL SIR EVELYN WOOD V.C.

THIS interesting autobiography will be read with mixed feelings by those who, like myself, admired its author. Since the days of William Napier there has been no military writer who can be compared with Butler for eloquent word-pictures. Those who are old enough to remember the publication of "The Great Lone Land" and "The Great North Land" may have anticipated much pleasure in reading the present volume. In style it is, I think, better than all Sir William's earlier publications. His sentences bring the scenes and actors vividly before us. His descriptive power is well shown where he treats of forest life in Burmah and Ashanti; the "bore" in the River Sittang, the Delta of Egypt and the Eastern provinces of the Cape Colony.

[&]quot;Sir William Butler, an Autobiography." By Lieut -General the Right Hon. Sir W. F. Butler G.C.B. London: Constable. 1912. 16s. nct.

Butler's appreciations of Garnet Wolseley and of Charles Gordon are inimitable. He aptly compares the depth of meaning in Gordon's eyes with the blue ocean. The finest example, however, of his descriptive powers and fervent religious belief is to be read where he deals with Nazareth and the "Son of the carpenter", and for reverence and style these sentences cannot be surpassed.

Miss Butler completed the volume at the request of her dying father, who was stricken to death's door before he had finished what he regarded as the defence of his conduct when he commanded the troops in South Africa. She quotes the exquisite sentence uttered by her mother after Sir William's death: "He taught me how to live and now he has taught me how to die." With all the sincere admiration that I feel for my former comrade I believe that gifted as he was William Butler could not have written that beautiful appreciation of our Saviour and His home if he had not been ennobled by living for many years with Elizabeth, born Thompson, his wife.

Lovers of animals will find many tales of interest in this volume; as will also those who appreciate quaint humorous stories. What astonishes me more than anything else in this book is the literary power exhibited after an incomplete and desultory education. William Butler lived most of his life in wild places, far away from libraries or books of reference, yet his definitions of a faddist, on pages 218 and 219, are replete with a mass of acquired facts uncommon even among men who have given their lives to literature. This wealth of knowledge was not produced only at the desk but flowed naturally from his tongue when with congenial companions.

I am naturally filled with admiration for his store of acquired knowledge, for on it I often drew in the last twenty years. I asked him for the name of the heroic bugler (Luke White) (13th), Somerset Light Infantry, who when ordered to sound the "Retire" blew the "Advance", which resulted in the capture of Ghuzni in July 1839. I asked him to verify many other records and he never failed me.

During the last war in South Africa the Secretary of State, accidentally learning that I advocated the raising of a brigade of Irish Guards, directed me to write a paper on the subject. I said, "May I ask William Butler for his Plea, for I could never equal it." I telegraphed to Butler, then in command at Plymouth, and received next day his reply. "Herewith the paper, which nearly caused my dismissal from the army twenty years ago"!

Butler had genius, great courage, and unusual power of endurance. He was a splendid leader, as anyone must realise who reads how he invaded Ashanti with six white and six black men. Few can peruse the accounts of his sufferings then, and later his apparent death stupor, unmoved. I am a living witness of his reticence under grievous sickness, for when I was at Prahsu, on the boundary river between Ashanti and Fantiland, I received the following report from him which referred to a general order that the female population must be protected.

" Akim Swaidroo. January 2nd, 1874.

" W. BUTLER."

"My dear Colonel,—The King of Accassi's Queen has been carried off by the Haussas and her chastity is in danger. Express messengers have arrived to announce her detention at Prahsu when tending plantains. Please, do what you can to save Her Majesty's honour—or the plantains—for I cannot make out which is rated at the highest figure by the King. I am en route to Tribee. "Yours in haste,

"To Colonel Evelyn Wood V.C."

The messenger who brought it handed me a slip of paper with the significant words "Please send me more quinine". This was the only indication he gave of his being very ill.

The British Army includes in its ranks many brave men, but there are few with the determination to act as Butler did, when he was so ill that he was necessarily

carried in a hammock up to the river bank to invade-Ashanti. I have dwelt on his power as a leader. Circumstances, his temperament, his masterful nature, rendered him occasionally a troublesome subordinate. That he was generally right in his conclusions does not indicate that he always went the right way to attain his object. He relates an incident more creditable to his heart than to his sense of subordination, which occurred during the Egyptian expedition of 1882 after our troops had reinstated the Khedive in his capital. The Egyptian ministers intended to execute Arabi Pasha and his companions. Butler, who felt that it would be an everlasting disgrace to England, did not do the natural thing, that is approach his general and warm personal friend Sir Garnet Wolseley, but sat up all the night previous to the departure of Sir John Adye, who had just relinquished the position of Chief of the Staff, writing a powerful protest. Next morning at the Cairo station when Sir John was leaving for London Butler gave him his memorandum, urging him to telegraph from Alexandria to his friend Mr. Gladstone to intervene and prevent Arabi's execution. All this was unnecessary, for our Political Agent Sir Edward Malet had been in telegraphic communication on the subject for the previous fortnight with Lord Granville and had settled that none of the prisoners should be put to death without the assent of the British Government. This is from Watson's "Life of Sir Charles Wilson", was appointed to "see fair" on the court-martial. This is clear

I think Butler realised that I had a genuine admiration for his courage and his talent, for when under my command 1901-1904 he always yielded to me personally the obedience which he sometimes failed to render through my Staff. I make no reference to his misjudging my actions. He, like some of his brilliant countrymen, spoke and wrote when his feelings were excited without due thought. For example, although he never saw the men who were driven from Majuba yet he ascribed their defeat to the fact that they were not the old soldiers of former days. I saw the men daily for two months after Majuba, and the impression on my mind at the time is confirmed by a Return now before me as I write. The men were in the prime of life. Half of one battalion and one third of the other had over six years' service. There were very few young soldiers engaged. Butler's judgment was wrong also about the British officers in the Egyptian Army, for they strove unceasingly to save Charles Gordon. Similarly in regard to his last work in South Africa he writes bitterly of the conduct of "very highly placed officers civil and military in the War Office". The only military officials who could have had anything to say to his recall stand high in the list of his "hosts of friends" named on page 189 of the work under review, and both enjoyed his confidence. The then Commander-in-Chief has in the last few years written on Butler perhaps the most glowing eulogy ever penned on a living officer, but it is evident that he and his Staff during the Gordon Relief Expedition began in 1884 to lose patience with their brilliant but impetuous subordinate. In my service under the Crown I have known six generals in chief command recalled from or superseded in Africa; there have been therefore obviously some errors of selection.

No soldier but Butler could have written his Life in such beautiful language, but it would have been possible for others to portray him as he was—more reasonable, more charming in every-day life than he appears to be in this book. He was essentially lovable, I doubt indeed whether he ever had a personal subordinate who did not regard him with deep affection. He adored God, but he never feared man.

The work is well printed and brought out. If, as I anticipate, new editions should be required, studious readers would be grateful if the sketch maps were inset at the end of the chapters to which they refer. This would facilitate perusal.

AT THE NATIONAL GALLERY.

By LAURENCE BINYON.

HE opening of the new rooms at the National Gallery has been a real event. The building operations, masked as they were by the old front, had been so unobtrusive, and all had been so quietly prepared, that to those who a week ago stepped out of the familiar little Tuscan Room into the new series of spacious galleries it all seemed rather like the sudden creation of a magician.

The new rooms are admirably lighted; even on a gloomy day the pictures show well. About the colours chosen for the wall decorations there will no doubt be differences of opinion. The problem is a specially difficult one in London. A neutral tint suits all kinds of pictures, but in our climate is apt to get dingy and depressing. Sir Charles Holroyd has chosen a rather bright clear green as background for three of the rooms. It is an excellent foil to the glowing colours of the Ferrara-Bologna school, with their fondness for harmonies of crimson and orange. But it crushes the delicate tones of Corot, and makes both the blues and the yellows of Turner glare unpleasantly. The deep russet red in the room devoted to Poussin and Claude is quite happy. And, except for a rather too prominent pattern, the dull coppery gold in the big English gallery

is a great success.

It is a pity that such a quantity of interesting pictures have had to be hung, provisionally, in the basement, where some have a good light, but others are hardly visible. One would gladly exchange for some of these a few retained on the floor above which are unworthy of their neighbours. The Romney, for instance, looks cheap and empty on the wall beside the Reynoldses. But on the whole the effect of this great gallery is magnificent. Few could have realised before how splendid an array the English school in the collection provides. Reynolds, Gainsborough, Crome, and Constable gain infinitely by the added spaciousness and coherence of presentation. Hogarth, on the contrary, suffers. The elementary principle of large pictures for large rooms and small ones for small rooms is bound to suffer in a strict arrangement by school; but I wish that a small annexe could have been provided for cabinet pictures like the "Marriage à la Mode." Across the broad floor the masculine breadth and decorative richness of Reynolds tell royally. The two noble portraits of Lord Heathfield and of Keppel have never been seen to anything like this advantage. On the opposite wall the famous Constables hang on one side of the door and the Cromes on the other side. I think everyone will now agree with me that Crome crushes Constable outright. The "Slate Quarries" has never properly been seen before; and what a magnificent landscape, worthy of Velazquez, it is!

A most famous landscape has, during the past week, been hanging in the old Ferrarese Room. The public has been flocking in streams to see the Rembrandt " Mill" before, as seems only too likely, it leaves our shores. It is indeed a glorious picture; not one perhaps to dazzle at first sight, but yielding depths of beauty to quiet contemplation, as our minds enter into it, and we seem ourselves to see and to feel with Rembrandt's rich and broad humanity, with his sense of the mystery and pathos of life. In the history of European landscape this picture has a central place. It is true that here Rembrandt seems only a little beyond the reach of Crome—that is merely a tribute to Crome—and to my thinking the "Polish Rider" which went last year to America from the Continent was a greater and more magical revelation of his genius, though the price given for it was less than half, if I remember rightly, of what has now been offered for the "Mill." But of what use to talk of prices? They have no relation to beauty. Most of the crowds who have flocked to see the "Mill" have gone to see a hundred thousand pounds' worth of paint and canvas, and come away disappointed. It is so small, and to dull eyes it does not seem so difficult an That it is an idea, an emotion, a mood achievement. of the spirit of one of Europe's deepest-hearted men,

counts for nothing beside the wonder of its prodigious price. A small proportion of the sum has been already subscribed. Whether there is any possibility of the huge balance being made up the next few days will show. Even though the cost be excessive in relation to other masterpieces and in comparison with what the sum required could buy of splendid art, there is something humiliating in the manner in which such treasures are being wrested from English collections. We seem to hear the Transatlantic millionaires boasting of the bigness of their bait and the certainty of their lure. cannot help wishing that some one of our great collectors, when offered a fabulous price for a masterpiece, would make his silent and final answer by presenting that masterpiece to the nation. That sacrifice would be the retort magnificent, the "beau geste". It would change the whole situation. And, after all, works like this Rembrandt are, like Shakespeare's plays, part of the history, part of the glory, of the European mind; they belong to the world's inheritance, and cannot in any absolute sense he a single owner's private posses-

If our hopes fail, as seems too probable, and this picture joins the multitude of other great works that have left England in the last few decades, trustees of the National Gallery might do worse than make a humbler but none the less acceptable acquisition from the very interesting collection of Gustave Courbet's works now being shown at the Stafford Gallery. Courbet is almost unknown in this country, but he has counted for a good deal in modern painting; and after but a short passage of time his work, once denounced as revolutionary, looks quite sober and classic. great mind, he was a born painter. More than one of the pictures now in London would well represent him

at Trafalgar Square, and fill a gap there.

This is a farewell. There comes a day when every honest critic who has plied his regular task for a considerable time feels that he has said his say, and that it is best that another should take up the work. month another pen succeeds mine, and I shall be free to see only just the pictures I want to see, to wander round exhibitions innocently, with no threatening arrière-pensée of the article to be done. I sometimes wonder if criticism does any good. From a book which I have ben erading, Mr. Jameson's "Art Enigma"*, I gather that no critics have ever grasped the meaning of art. Mr. Jameson's book is quite an interesting one. Recent criticism has certainly been dominated overmuch by Pater's writing, which emphasised the differences between the arts and the special qualities and felicities That was a valuable correction to tendencies of the time; but now we need rather to see the other side of the question, to consider what it is that unifies all art, to take up the parable of Alfred Stevens: "I know of but one art". Mr. Jameson's suggested know of but one art". Mr. Jameson's suggested definition is unfortunately not attractively expressed. "A work of art", he says, "is the representation of an imaginative conception of a group of things composed together in such a manner as to produce a number of æsthetic and emotional impressions, not all pleasant in themselves, but combining into one whole, intensely delightful, complex, but harmonious mental impression ". What a portentous sentence! Yet the right clue is in the book, if not followed up as far as it might have been. Mr. Jameson discusses music, poetry, the drama, novelwriting, painting, and architecture, and seeks to find the law of creation which underlies them all. He has shrewd and stimulating things to say, though much of what he says is by no means so startling a revelation as he seems to think. He is for ever girding vaguely as he seems to think. He is for ever girding vaguely at "the critics", purblind people of great vanity and no understanding. Who are these mysterious writers, and where is their work to be read? Have I, too, been one of them, I wonder? Well, now I leave my mistakes and misguided confessions behind me, to maintain about art and the problems of art a beautiful, restorative

[&]quot;Art's Enigma," By Frederick Jameson. London: Lane.

THE BACH CHOIR AND BACH.

By John F. Runciman.

HOUGHTS deep beyond the sounding of any critical plummet; the religious feelings of one of the mightiest spirits that ever visited this planet as it confronts, awestruck but unappalled, the one eternal -what are we, whence came we, whither are we going?; these are what we find in Bach's B minor Mass. Though the Kyrie and Gloria seem to have been written before any other numbers of the Mass, the whole seems to be built round the Crucifixus. There is nothing like it in music. Two pieces lead up to it: the lovely duet, full of a divine sweetness, "Et in unum Dominum, Jesum Christum", and the Incarnatus, sweet also but strange and mysterious in its accents; then the Crucifixus itself based on a throbbing descending bass passage repeated again and again. The solemnity of it is indescribable; the means by which the effect is got are the very simplest: here we have the passacaglia, generally a sort of exercise, put to the noblest purposea purpose no one had dreamed of before. The mood which keeps peeping out in other portions of the work here gets full and complete utterance, the rapt mood of profound contemplation of a mystery beyond mortal comprehension. Everything leads up to this, all the rest follows inevitably from it; then the mood deeper than either doubt or belief snaps suddenly and a flood of glorious sunshine seems to pour in upon our souls with the joyous outburst "et resurrexit". The abrupt break is spontaneous and inevitable; and its effect is as tremendous as the passage in Beethoven's Ninth Symphony where he sends us up "amongst the stars " when the tension will last no longer rushes away with his "joy" theme.

It goes without saying that the technical skill shown in the structure of the Mass is marvellous; also, unfortunately, it goes without saying that the vocal parts are enormously difficult. The Bach Choir sang it at Queen's Hall on Tuesday night. I wonder whether those non-performing members and their friends who sat in the hall the other night were content with what they heard. If they were, they must be easily pleased and they cannot know much of Bach's music and its power and beauty. These amateur singers set themselves just as hard a task as is conceivable. one respect they succeeded. I am delighted to acknowledge the enthusiasm and vigour of their efforts. delicacy of the Crucifixus was worthy of the highest praise. But-and there must be a very big but-they and their conductor should have remembered that, in a building of the size of Queen's Hall, without a considerable body of tone Bach's music makes no effect whatever. Had all the voices of the chorus been as good, as rich and full, as those of the Hanley choir, something like an adequate performance might have been secured. it was, very few of the voices were good enough in quality and powerful enough, and the result was on the whole the most deplorable choral performance I have ever heard in my life. It would please me to say otherwise; but this is the plain fact. The conductor, Dr. H. P. Allen, seemed to do his utmost to make things as bad as possible. His reading afforded an object-Tesson to those who had not realised how disaster inevitably ensues when the Academic mind has to deal with practical problems. Dr. Allen had a body of very weak trebles—not strong enough when all singing together in the four-part choruses; several of the choruses are in five parts with the trebles divided into two groups, so that at best the weakness and, unluckily, the general shortness of wind, were painfully apparent. It was the conductor's obvious duty not to tax them more than could be helped. He should have got over the dangerous parts at the maximum pace allowable. Dr. Allen did nothing of the sort: during the whole performance he acted as a wet-blanket; the singers showed fire and go, but he resolutely kept them back; the upper notes became squeaky and quavering; and the whole effect made one think of a man walking through very sticky clay. To him more than to the singers must be attributed the dire failure of many of

the choruses. The orchestra was very poor; the second violins were often a beat behind the firsts. But the solo singers, Madame le Mar, Miss Dilys Jones, and Messrs. Elwes and McInnes, were all excellent.

ANATOL.

"YES," said the young man who had tumbled into the middle of a discussion which he could not follow, "but what are Keats?" Perhaps I should not begin too abruptly to speak of Anatol as if he were a household word; for in this country he is at present known to very few even of those who follow diligently the French and English stage. In brief, Anatol is the hero of seven dialogues which Mr. Granville Barker has admirably paraphrased from the German of Herr Schnitzler. We are only just beginning to trouble about the Germans. Last Saturday we bade hearty farewell to the players of Professor Reinhardt from the Deutsches Theater, Berlin. On the same evening at the Little Theatre it was the turn of Vienna; for five of the Anatol sketches were there consecutively presented, giving a London audience for the first time a real idea of their true quality. Two of the sketches had not been seen before in English; and though the other three had been presented on three separate occasions at the Palace Theatre, this was in every sense a first night for Anatol. For, after all, the picture is not everything. must be a suitable frame; it should be lighted with discretion and hung with an artist's cunning. Also, if you are to get from it the best it has to give, you must approach it in the right mood. It was almost impossible to get the true flavour of Anatol by catching an odd glimpse of him between turns at the Palace Theatre. The Palace was too bright, and big, and garish. Anatol's Post-Impressionist flat was lost in every sense; the room in Sacher's Restaurant might have been any room at all, except for the fortunate people in the front rows by the orchestra; the play of tone and feature that made the Anatol of Mr. Granville Barker only less perfect than the Max of Mr. Nigel Playfair was mislaid somewhere between the footlights and the lower Moreover, it was a mistake to give these balconies. sketches one at a time. I know that objection has been made to the presentment at the Little Theatre of five out of the seven sketches in a single evening. A critic has compared it to a dinner entirely of hors d'œuvre. I do not agree. The effect of the sketches is cumulative. Anatol is a comic personage chiefly because he is incorrigible. He loves his illusions. fast as they are destroyed he is ready to be again their fool:

"And let not this last wish be vain— Deceive, deceive me once again,"

In a single sketch Anatol is not found incorrigible; and the queer blend of sentiment, illusion, cynicism, self-knowledge, and self-deceit, of which Herr Schnitzler has compounded him, is not to be had from any one of these dialogues presented by itself. The sixth, for instance, is good fun for itself; but quite the funniest thing about number six is numbers one to five

thing about number six is numbers one to five.

If "Anatol" were a brand of champagne one would describe it as extra dry. Here we have an equable, good-tempered exposure of the modern Juan, who is idle as well as rich; who has just enough brains to guess that he is something of a fool, and just enough refinement to desire in his hedonistic pursuits a flavour of romance and fine sentiment which simply is not there. He is always in love with some worthless little baggage

"worthless little baggage" is a description by Max and of course there is always something particularly distinguished about his feelings, or her feelings, which marks off his passion of the moment from the common run. His illusions persist not so much because he does not really see them through and through, but because he does not wish to see. To bring out the comic possibilities of Anatol, Herr Schnitzler has given him a friend in Max who never had an illusion in his life. He enjoys and stimulates in his friend the humoursome contradiction between fact and fancy. In the first of

these sketches Anatol is discovered in love with a flighty little damsel of whose infidelity he is intellectually convinced. But he refuses to be sure of it, or to act as if he were sure. And the poor fool, wavering between his intelligence and his emotions, cries out: " Oh . . . if someone could invent a way to make these dear, damnable little creatures speak the truth!" Whereupon Max dryly suggests hypnotism; for Anatol is a hypnotist; and by putting his dear, damnable little creature to sleep, he can command her to speak the truth. The comedy of the final position when Anatol has the girl before him helplessly mesmerised, but cannot brace himself to put the question, is richly comic. Max sweeps aside his excuses. "Anatol, it won't do. Here's your riddle with its answer ready. It's to be solved with a word. One question to find out if she's yours alone. . . What wouldn't you give to know . . . just to be sure? Well, here's the book open . . . and you won't even turn the page. Why? Because you might find written there that a woman you're in love with is no better than you swear all women are. don't want the truth . . . you want to keep your illusions. Wake her up . . . and to-morrow be content with the glorious thought that you could have found out . only you wouldn't.

There is the key to the comedy of Anatol in all its parts; served up with a dry savour of irony which is entirely individual to this Viennese playwright. Perhaps the most successful of all the sketches dramatically is the third—"An Episode"; for the point is dramatically made, and could not be made anywhere so well as in the theatre. Anatol brings in a bundle to Max' room. It is his past-the letters, tokens and keepsakes which he preserves as Don Juan de Tenorio preserved the tale of his thousand and three. Going through the bundle, Max finds an envelope marked "Episode"; and Anatol explains how that envelope once contained a rosebud, and how he had kept the rosebud in memory of a girl. She was like no other. They had been together for two hours only; he sitting at a piano, she at his feet. But she would never forget. Some women would have forgotten, but not she. knew that I was the whole world to her . . . and always would be . . . one is so certain of these things sometimes." The delightful small touches that point the real quality of this particular illusion lead abruptly to the entrance of the illusion herself, returned to visit her old friend Max after a three years' absence. does not remember Anatol in the least—neither his face nor his name. "Never mind", says Max; "you felt all you felt and all she ought to have felt as well."

If Herr Schnitzler does not make friends of us all at the Little Theatre, he can never hope to do so. Everything is in his favour-the house, the players and Mr. Granville Barker is not perhaps the producer. Anatol as his author conceived him. Mr. Barker is too likeable a person altogether, and he sees his own comedy so clearly that one has to laugh as much with him as at his expense. Almost unconsciously he sub-dues the sentimentalist in Anatol—which is the hateful part of him. Mr. Barker seems to feel with the Juan of Mr. Shaw that he can stand a cynical devil, but he cannot stand a sentimental one. Mr. Barker's Anatol -to fit the vulgar thing with a vulgar phrase-does not r '' quite so much as the author seems to have But if Anatol belongs as much to Mr. slop over intended. Barker as to Herr Schnitzler, Max belongs entirely to his author and to Mr. Playfair at one and the same Mr. Playfair has built himself for Max; but Max seems to have met him half-way, so perfectly is he rendered. Of the demi-mondaines there is neither space nor necessity to speak in detail. They are mostly important as being very different creatures from what Anatol imagines them to be. This, indeed, they were; and quite in the picture, though perhaps the Bohemianism was at times a little forced. Miss Lillah McCarthy was strident and gorgeous as Mimi, from the ballet. How wonderful is the artistic conscience! When last I saw Miss McCarthy she was playing "Nan" with all her heart. That she can for artistic purposes consent to be so ugly after being so beautiful

shows that art has its martyrs as well as science. to the production, Anatol's flat, and that wonderful cosy room of Max, and the little white cabinet at Sacher's-these were vignettes of stage-craft as delightful as the dialogues themselves.

MEMORIES OF A CATHEDRAL.

By Filson Young.

II.

GLAMOUR is a quality that seldom survives familiarity, but it never departed from the organ loft during my master's reign there. When I had decided to forgo the more beaten and more orthodox paths of adolescent education, and to apply myself seriously to the study of music, it became for three years the centre of my life. That time remains in my memory as a misty confusion of services, classes of counterpoint, harmony, composition, lessons on the organ and pianoforte, rehearsals, concerts, the writing of exercises, and the private enterprise of laborious compositions on a grander scale; practising, travelling to and fro, transient college-of-music acquaintances and friendships, but always with this life on the rood-screen as the centre and key of it all. There were generally two or three of the pupils and assistants present at the daily services; sometimes there was quite a levée, sometimes only one pupil; and in my time when there was only one pupil

it was generally I.

The world of a cathedral organ loft, which is as strictly traditional as any of the other worlds that make up cathedral life, is entirely independent of all these other lives; it hardly touches them except in the person of the organist himself, who, if he be in time, may gossip for a few minutes in the robing-room with his reverend brethren. There is the clerical life of the church, there is the choir life, the administrative life of the chapter house, the musical world of the organ loft; and I suppose one must add the life of the congregation, though I am afraid that it is a somewhat unimportant department of ordinary cathedral life. The handful of habitués who made the congregation in the choir morning and evening were augmented by a few scattered people sitting dreaming in the nave, the casual loiterers or visitors who wandered in and out during the services, and the strange little knot of amateur musicians who used to sit under the western tower and take deep cognisance of all musical doings in the Cathedral. serious doings of the daily services all took place in the choir, and these nave-dwellers were mere critics and spectators of what of the performance drifted there to them under and over the rood-screen; they came merely for the music and general effect; but it was characteristic of us that we played always-the pupilassistants at any rate-for the benefit of the nave and not of the choir. For our in and out voluntaries, that is to say, we chose stops which sounded particularly well in the nave, and we did not mind very much how they sounded to the ears of the poor devout worshippers and the Cathedral staff. It was indeed all the nave got, except, of course, on Sundays and on major feasts, when the service was held in the nave itself, and the choir, but for a solitary canon or archdeacon, was deserted.

Every day, at eleven and half-past three, the Cathe dral bell set going this piece of mediæval life which went through its rhythmic process for less than an hour, and then was dispersed again. At the chiming of that voice high up in the foggy air the elements of this life would come converging upon the Cathedral. The choirmen from their lesson-giving or from their morning draught in the Cathedral hotel, the boys from the choir-school, the dean from the deanery, the canonin-residence from his busy parochial life, the organist and his little court of pupils from rehearsal or college or study-all came in and took their appointed places independently of each other, assembled when the clock struck, performed the prayers and music appointed for the day, rehearsed the music appointed for the morrow, and departed again. The organism was perfect, the independence absolute. In the organ-loft the same music was set out as in the choir-stalls; nothing was ever announced; at the appointed moment the fingers dropped

on the keys and the voices rose from the choir below in perfect and punctual accord. And all the while one was pleasantly conscious that the ocean of modern life, with its buying and selling, struggling and scheming and fighting, was roaring outside up to the very buttresses of the firm old walls; and that the same firm old walls performed their office admirably, stood between us and all that modern practical life, and held it out of the cathedral, keeping the ancient spot dry and separate for the performance of music and prayers.

The discipline of the organ-loft was very severe, though it was entirely unwritten and unstated. There were no rules, but anyone who had the freedom of that place conformed to an etiquette as rigid as that of a German court. There were certain chairs upon which certain pupils might sit, but on which it would have been presumptuous for others to sit. There were certain places upon which a hat or coat might be laid, but if a There were certain coat had been hung on the highly convenient points of the wrought-iron grille one would have been aware that something unseemly had happened. There was a place where the music-the books containing the anthems and the services-were laid in their order, and from which they were handed up to the music-desk at exactly the right moment. There was a way in which the chantbook was folded down inside the psalter at the end of the psalms, departure from which, one felt, would have threatened the existence of the foundation. There were threatened the existence of the foundation. There were times for conversation, and times for silence; there were topics that might and others that might not be discussed. The presiding genius in the organ-loft had his own way of joining in the services, which was difficult and disconcerting for strangers to comprehend. devout visitor from a distant cathedral would, for example, bow himself down in prayer at the conventional moment, to be roused by a voice saying pleasantly " I hear you have beautiful bacon in your town ", and be compelled to join in an animated conversation on the subject of bacon, again to be interrupted by his inter-locutor suddenly singing "Amen" in a clear tenor voice. And then, thinking perhaps that the organ-loft was regarded as having nothing to do with the devotional proceedings below, the visitor would himself venture upon a mild jest, to find that his distinguished friend had got off the organ-bench, turned his back to him, and was engaged in reciting the creed. The tenor voice would go on in most pathetic and devotional tones, until, sitting down and reaching for his snuff-box, the Believer would say "the resurrection of the body, and the life everlasting. Amen. Yes, I must say that I always thought at least you had good bacon in your town".

I do not think that we were at all like disciples or students in a book. We had the greatest reverence for our master, and some of us were afraid of him; but though he was a master in the true artistic sense of the word, we certainly never referred to him as " maestro " We generally called him "He". maître ''. vergers and choirmen called him "The Doctor' members of the foundation, who were older than he and rather touchy on the score of years, generally called him "Old P-". The adjective was used in an "Old P——". The adjective was used in an affectionate rather than a temporal sense. To us he was generally simply "He". "Is He coming this afternoon?" "I saw Him walking down Victoria Street". "You had better push in that trumpet; I believe He is somewhere in the building", and so on. We each had our individual relationship with him, but loyalty and affection, I think, were common to all, or nearly all. There were backward pupils who were rather stupid, and whom he used to bully unmercifully, sending them out for pennyworths of snuff in the middle of the service, and overwhelming them with comic irony if they ventured upon an original remark. (Nothing they could do was right; if by any chance he was late and they had begun to "play in", his voice would be heard ascending the stairs, saying "Stop, for God's sake stop!" although they knew well that they dared not stop. If, on the other hand, fearing his wrath, such a one had waited and had not begun to play, the same agitated voice would be heard at the bottom of the spiral staircase, saying "Go on, sir, go on; why don't you

begin? Can't you begin instead of sitting there like a—here, get out of the way, get out of the way, let me come ". If a favourite pupil or two were there, then the dullard would be sent for a pennyworth of snuff, or else, "Do, like a good fellow, listen at the bottom of the nave and tell me how the anthem sounds".

We were all very like children in the charge of a more grown-up child. But it was a very happy and innocent world, deepened and made serious by the simple and high artistic standards according to which we worked and judged each other. The discipline was good for us all, and there is no department of music in which such discipline is so necessary as in the playing of the organ. Again, there were no formulated rules about our playing or our art. What we were actually taught by word of mouth was very little; what we learnt by study and example was immense. We simply had the constant association with perfection in this particular branch of art, and we imbibed the traditions of the great cathedral school of organ-playing that our master had himself acquired direct, not only from his father at Bath Abbey, but from Samuel Sebastian Wesley at Gloucester and Winchester. However secular we might be in our thoughts and conversation, our playing in the cathedral was required to be in the spirit of the building and of the office which we accompanied, and the slightest secularity in that would have involved banishment from the organ-loft. Austerity was the note of our tradition; extraneous effects were absolutely forbidden; adornment was not to be the outward adornment of fancy stops and tremulants, and the putting on of the apparel of tone-colour, but the meek and quiet spirit of pure part-playing, the rhythm and melody coming from the "hidden man of the heart", which, in the eyes of our master at any rate, were of great price.

Such discipline as this is always necessary, as I have said, in the study of the organ, but especially so in cathedral playing. There is an intoxication in producing sound on the organ in a glorious cathedral such as is experienced by a player of no other instrument; and a cathedral organ is a weapon which is not lightly to be entrusted to the hands of the inexperienced, who are apt to be carried away by the sense of the tremendous power which they control. The unaccustomed organist, suddenly placed in this position, loses his head altogether; he is carried away by the astounding acoustic results of putting his fingers on the keys. restraint to the winds, tries this stop and that, and does not rest until he has the full organ blaring away to the roof; perhaps forgetting that a slovenly progression, which does not so much matter when played on a few quiet stops in a closed swell-box, becomes excruciating when heard in the clangorous tones of high-pressure Only familiarity and discipline can cure this fault of the organist, and often it is never cured at all, as you may hear for yourself if you go and listen in more than one English cathedral.

THE APPROACH OF SPRING.

By John Vaughan, Canon of Winchester.

S WEET are the omens of approaching spring "
—so sings the poor peasant poet of Northamptonshire, one of the most pathetic figures in English literature, John Clare of Helpston. Born in a mud hovel, "more like a prison than a human dwelling", the child of pauper parents, brought up on potatoes and water-gruel, sent out at the age of seven to mind sheep on the open common, this "sad son of poverty",—

"Toiling in the naked fields, Where no bush a shelter yields, Needy Labour dithering* stands, Beats and blows his numbing hands; And upon the crumping snows Stamps in vain to warm his toes"—

he had known from his earliest years the "piercing winds" and "pelfing blasts" of winter. The season had for him no other associations. In winter, he says,

"I see nought but cold and freezing, And feel its sting".

^{*}Shaking with cold.

"Sweet" therefore specially to him were "the omens of approaching spring ". On these omens he loves to dwell,-particularly in his earlier poems, written mostly on odd scraps of paper in the intervals of hard manual labour in the fields,—the sparrow's chirp, the redbreast's whistle, the sprouting elderbush, the first crocus in the cottage garden, the first primrose putting forth its " fairy flower" on the steep bank below the wood. He is overjoyed, he tells us, to see

" the flowers that daily bring The welcome news of sweet returning spring ".

This joy in the awakening of nature is shared by others, who, more fortunate than the forlorn poet of Helpston, can also appreciate the "intimate delights" of winter. There is undoubtedly a deep fascination in noting the signs of returning life, when "once more the heavenly Power makes all things new". And very early in the year the first indications are to be seen. On Old Christmas Day the sweet-scented butterbur, or winter heliotrope, was in full blossom in the monks' enclosure at Winchester. Somehow or other this near relative of the coltsfoot, whose natural home is along the Mediterranean shore, has found its way to southern England. For many years it has been naturalised in the Isle of Wight where in the grounds of Swainston, consecrated by the lines of Tennyson to the memory of "the Prince of courtesy", its fragrant flowers opened abundantly in the January sunshine. There is also a spreading colony of the plant beneath the Roman bastions of Porchester Castle; and here at Winchester within the walls of the old Benedictine monastery it is plentiful.

With the coming of February the signs of returning spring are evident on every side. In the olden times, when almost every parish had its raven's-tree, the bird of ill-omen was busily occupied with its nesting opera-The rooks now desert their roosting-places where during the winter they had nightly congregated together, and again visit their ancient nesting trees. Soon after dawn, in the rugged elms of Mirabel Close, the peculiar breeding note may be heard, which alone is sufficient to indicate the time of year. Jackdaws too may be noticed hovering around the Norman tower of the cathedral; and on still, damp mornings the fine musical note of the missel-thrush will be heard. During the cold days of winter a male hawfinch, overcoming its natural shyness, has frequented the bird-table on the lawn; now, as day by day its breeding plumage becomes more conspicuous, it is a less frequent visitor. sunny mornings insects will be noticed playing about in warm sheltered places; and Timothy the tortoise will doubtless emerge from his hiding place in the garden.

Vegetation too is now beginning to appear. plants of the common groundsel will be in flower, and perhaps the red dead-nettle and the dandelion. The male catkins are already quivering on the hazel branches, and before the month is over the lovely little female flowers, of a deep, rich crimson colour, may be found by the careful and curious observer. Where the winter aconite has established itself, as along a dark sheltered lane, often traversed by Gilbert White when he was curate of Faringdon, its yellow blossoms are now open, and form a striking feature in the sequestered scene. On the steep hedge-banks on either side, the tender green of the cow-parsley and the finely cut foliage of the nettle are alike conspicuous, and the shining leaves of Arum maculatum. Down in the water-meadows the approach of spring is showing itself in the long wavy branches of Ranunculus and of Potamogeton which may be seen in the running stream, while the common watercress is becoming abundant in the stiller waters.

Out in the woods too, especially where the ground slopes towards the south, several choice flowers may be found in February. The spurge laurel (Daphne laureola), a handsome evergreen shrub, in growth not unlike a rhododendron, is now putting forth its inconspicuous blossoms, and to those who know where to look for them the wild snowdrops are in bloom. Doubts have been cast, perhaps unreasonably, on the indi-genous nature of this beautiful species. Its geographi-

cal range would lead us to expect its existence in England, where indeed it is often found in situations far removed from any human dwelling, and to all appearances entirely "wild". I know of several localities in Hampshire where the snowdrop is abundant and apparently indigenous. One of these is situated in the parish of Selborne, not far from the spot described by Gilbert White in one of his poems:

" Adown the vale in lone sequestered nook, Where skirting woods imbrown the dimpling brook, The ruined convent lies ".

In even greater profusion it may be seen, in a still lonelier situation, along the outskirts of a big wood in which a few weeks later the very rare green hellebore (H. viridis) will be coming into flower. farm to this favoured wood is called, from its isolated position, Lone Barn; and so quiet and undisturbed are the open fallows beyond it that they are a favourite haunt of the Norfolk plover or stone-curlew, the earliest of our "summer migrants", who returns year by year

just as the green hellebore is in blossom.

A very characteristic "omen" of returning spring is the clamorous note of the stone-curlew heard usually after dark, in the early days of March. Indeed by this time the season has fairly established itself. Moles are working in the meadows, and the first tortoiseshell butterfly will shortly be seen. The time too of the sing-ing of birds has come. Wild flowers are no longer scarce, and many species are in flower. Along the railway embankments the yellow coltsfoot is often very conspicuous. On the top of old walls the delicate little Draba verna, with small white flowers, will for a few weeks be abundant. Out in the damp meadows the cuckoo-flower and the marsh marigold are beginning to open their petals. In sheltered lanes the mossy banks are often starred with celandines, and violets are now plentiful.

But by "the wandering herbalist" some choicer wild flowers may now be looked for. The common kinds are very lovely, but he has a fancy for rarer species. The green hellebore in the great wood near Lone Barn is a select plant, but it has a more stately relative in the bearsfoot or setterwort. Only in one or two localities in Hampshire may this fine plant be found. And early March is the time to see it in perfection. It is now in full flower in the very wood where it was first discovered in the year 1778. So with Daphne Mezereum whose early fragrant pink flowers make it one of the most attractive of British plants. Not uncommon in cottage gardens, it has become exceedingly scarce in a wild state, and it is sometimes even supposed to be nearly, if not quite, extinct. This, however, is happily not so. It is indeed a very rare shrub, but during the past ten or twelve years I have met with it in Hampshire in no fewer than six different localities. The flowers appear before the leaves, and sometmes in warm situations the delicious pink blossoms are fully expended by the They may indeed be reckoned first week in March. among "the sweetest omens of returning spring".

CORRESPONDENCE.

AUGUSTE ANGELLIER.

To the Editor of the SATURDAY REVIEW. 98 Avenue Emile Zola, Paris XV.

13 March 1911.

SIR,-Permit me, as a friend of the late poet and critic Auguste Angellier, to express my warmest gratitude for the highly appreciative letter of your correspondent Mr. C. Brereton, printed in the last number of your Review. It will surely go to the hearts of the many in this country who believe that the sterling qualities of the lamented author have not yet received their due meed of praise, that in fact Angellier was one of the greatest poets of his generation.

I would not presume to add anything to the full and eloquent summary of his works given by Mr. Brereton, save that the list is not yet exhausted. Angellier has left at least two volumes of verse ready for publication, one of which—a continuation of his series "Dans la Lumière antique"—will be given to the world in a few weeks.

Believe me, sir, yours sincerely,

EMILE LEGOUIS, Professeur à la Sorbonne.

CHRISTIANITY IN ITALY AND THE FREEMASONS.

To the Editor of the SATURDAY REVIEW.

SIR,-Signor Ernest Nathan, Mayor of Rome, has not taken to heart the sound advice given to him by some of his best friends, but continues to avail himself of every possible opportunity that his official position gives him, to insult Christianity and every other form of religion, until it has become a matter of habit. The other day, in answering a group of Freethinkers from Prague, who addressed him their congratulations on his "spirited speech against the Vatican and the (hristian superstition", he answered in terms so abominable that I do not venture to insult the ears of your readers by repeating them. In fact, even the secular Press is beginning to feel anxiety lest the absolute want of tact of this gentleman should bring about a catastrophe with respect to the Exhibition, the works for which are still considerably behindhand. The cost of living in Rome has become almost double what it was only five years ago, and the price of apartments is absolutely preposterous: but I am happy to say that there is no reason to apprehend any danger, for the present, from the spread of cholera. Thanks to the energetic action of the Government, all danger seems to have been eliminated, at least for the time being.

The Italian Freemasons have, in the meanwhile, followed the example of their French colleagues and have thrown off all reserve. They no longer make the slightest effort to conceal the object of their association, i.e. the de-Christianisation of the Latin countries and the ruin of the religious idea throughout Europe. Signor Ferrari, Grand Master of the Craft in Italy, delivered himself of a speech at Bologna on Monday, 6 February, on the occasion of the burial of Signor Golinelli, a popular anti-Clerical Freemason, who was at one time Mayor of Bologna, in which capacity, however, he gave little satisfaction. Signor Ferrari, after sneering at Christian funereal rites (the interment in question was purely secular), pronounced the following very significant words, which have created a profound sensation all over Italy: "Let us salute, without useless tears, the corpse of our friend, which will soon be mingled with matter and return to the infinite, but not in spirit form, according to the dirty dogma of the Christians, which we (Freemasons) repudiate ".

You will notice that Signor Ferrari does not say "the Catholics", but "the Christians", and that he calls the belief in the immortality of the soul il turpe dogma dei Cristiani—"the dirty (or nasty) dogma of the Christians".

The story now is that fresh candidates for Italian Freemasonry, after spitting on a Bible and a crucifix, are invited to abjure the Christian religion in all forms, as a stupid and antiquated superstition. I do not vouch for the truth of this assertion, but it has been said, on the highest authority, to be absolutely correct: There and I should not be at all surprised if it were so. is, therefore, no further reason for English people to make the mistake of confounding Latin Freemasonry with the British branch of the Craft, which, however, has not as yet proclaimed its formal repudiation of it, as it has done in the case of the French. It is high time that English Freemasonry followed the example of the American Lodges, which have excommunicated the Latin Brotherhood, if the Masons of Great Britain wish to retain the confidence and respect of their fellow-I am, Sir, yours truly,

A TRAVELLER.

LIFE ASSURANCE.

To the Editor of the SATURDAY REVIEW.

903 Ecclesall Road, Sheffield, 8 March 1911.

SIR,—The following particulars of the procedure I have experienced in commuting reversionary bonuses may possibly be of interest to you.

The bonus distribution is made annually, and the certificate, after stating the amount allotted for the year, gives, in a table (1) the amount of the policy, (2) previous bonus additions, (3) present bonus addition, and (4) the total cover. The certificate is endorsed that within thirty days it may be exchanged for (a) a reduction of the annual premium, (b) a tontine bonus addition, or (c)

a cash payment.

I allowed the bonuses to accumulate for some years, and then applied for a permanent reduction of premium, in exchange for the total amount of accrued reversionary bonuses. The company, however, informed me that the exchange was limited to the last bonus addition. I have made the same application each year since, but have not succeeded in securing commutation of previous bonuses.

The plain meaning of the wording of the certificate and its endorsement is, that the certificate certifies the whole of the bonuses, and that the offer of exchange applies to the certificate as a whole, and not to part

There would be no objection to the course adopted by the company if the offer of exchange were so worded as to express clearly the company's practice, although I believe a number of companies do commute any part of bonuses at any time, and not only within a limited period.

The company, in endeavouring to substantiate its attitude, state "that the document in question is not a certificate as to previous bonuses", in reply to which I pointed out that if the latest certificate is not evidence of the total amount due, my representatives at death would be unable to make good their claim unless each bonus certificate, over possibly a long series of years, were produced. The company practically agree to this extraordinary proposition.

It seems to me there is still point in the regret you expressed two or three years ago "that the practice of stating all the policy conditions fully and clearly . . makes its way so slowly".

Yours faithfully, G. F. USHERWOOD.

CHRISTIAN SCIENCE.

To the Editor of the SATURDAY REVIEW.

15 March 1911.

SIR,—Mr. Dixon says that I "declared openly, a few months ago, that there is such a mania for the removal of the appendix" etcetera. Let me say that I never said anything of the kind, nor wrote it, nor thought it. He is attributing to me what somebody else may have said. The whole of this part of his letter is absolutely false. What he says about certain cases, which I published in 1909, is also false.

I remain, sir, your obedient Servant,

STEPHEN PAGET.

PUBLIC LIBRARY REFORM.

To the Editor of the SATURDAY REVIEW.

Highbury, Cliff Road, Leigh-on-Sea.
10 March 1911.

SIR,—Will you allow me to reply in your REVIEW to those readers of my book who have suggested the formation of a Public Library Reform League?

The administration of our public libraries, museums, and art galleries is unquestionably a matter of national importance and interest, and I shall be pleased to receive the names of interested persons, with a view to the early formation of the proposed new society.

Yours truly,

WM. WEARE,

Author of "Public Library Reform".

REVIEWS.

SUPER-DICKENS.

'Appreciations and Criticisms of Charles Dickens.'
By G. K. Chesterton. London: Dent. 1910.
7s. 6d. net.

THERE is nothing more irritating as a rule than books that profess to throw entirely new light on authors we have lived with from childhood. They are even more exasperating than new editions of old author's novels, full of illustrations by rising artists whose business is to make a hit; for we can tear out the pictures if they do not fit in with our ideas of what this character or that was like; whereas flinging the whele book into the fire in a rage is a more serious matter-especially if we are expected to review it. hug our dear prejudices about familiar authors, and the new man is pretty sure to say a number of things which will damage these heirlooms from childhood He takes down the brown paper parcels and youth. which we have tied up once and for all as we fondly thought, undoes the string and litters the contents at large. He makes a scorn of them. If we are strongor obstinate-we rage against this insolence of some newcomer as we regard him; if we are weak, oppressed by his cleverness and daring, we are none the less discomfited; to take up fresh views at this time of day is often out of the question, and the end of it is we may be left shaken and limp, without a prejudice in the matter to call our own. A good many people who have tied up their brown paper parcels over Dickens and put them on the shelf must feel uncomfortable when Mr. Chesterton's latest work on what is wrong and right with the world comes into their hands. Let them dismiss their fears forthwith. Mr. Chesterton will not touch their brown paper. If on one page he says something which taken of itself might make believers in Dickens gnash their teeth, on the next he will say something which will make the believers smile with joy; for every sword-thrust he has more than a salve; and the end of the whole business is we are left with our parcels absolutely intact. They are on the shelf secure, and not a particle of dust has been removed from them.

Mr. Chesterton seems to be one of the suppressed characters of literature and public life to-day. Many suppose him an iconoclast, a rebel and all the rest of it. As a fact, he probably never broke any images in his life save a few half-baked Socialist ones. His business is rather, one supposes, to mend the images of to-day; and indeed they terribly need to be mended.

If the believer in Dickens who has his books, and come to a final judgment about all their merits and all their faults, wishes to be set at ease at once about his brown paper parcels, let him open Mr. Chesterton at "Barnaby Rudge," and read backwards. Why should not books be read backwards? Is it not a sign of feeble intellect to desire to begin at the first word and read straight on to the end? Indeed Mr. Chesterton is sometimes meant to be read even upside down. Reading backwards, then, in the chapter on "Barnaby Rudge" one notes that Sim Tappertit was "a fool", but "a perfectly honour-able fool"; that "Dickens was very like Tappertit"; and that Dickens had a "quite curious greatness". This should at once put in a good temper any reader who cares for Dickens' books, and has lived more or less with many of the characters therein. He need not fear to be upset or ruffled in the least. He can sit down at the book and thoroughly enjoy it, reading hard at it or dipping here and there as his fancy or time pleases. The truth is that we shall read it for its illuminating flashes, with its quick, strong phrasing and its beautifully turned sentences. One reads it It has nothing particular because it is Mr. Chesterton. to do with Dickens, though Dickens is constantly crop-The bulk of Mr. Chesterton's sayings and phrases could have been hung quite as well on to Dante as they happen to be on to Dickens. It is over and above Dickens in reality. It is super-Dickens. Dickens is in heaven, Mr. Chesterton remarks, and

Dickens is in heaven, Mr. Chesterton remarks, and is perhaps not attending to books hung on to himself. If he were to, we are sure he would not recognise many of his own characters in the new dresses Mr. Chesterton has given them. But still less would he be able to recognise himself. Looking into Mr. Chesterton's pages is rather like looking into a mirror at Gatti's: a man sees apparently an unlimited number of likenesses of himself; only there is this difference between Mr. Chesterton's mirrors and Adelaide Gallery mirrors—the Adelaide Gallery mirrors give the same likeness every time, whereas Mr. Chesterton's seem to present a different man on every page. Now Dickens is a vulgarian, now an exquisite; a great—though perfectly ignorant—historian in one sentence, buffoon in the next. Buckingham in "Absalom and Achitophel" pales his fires before Mr. Chesterton's Dickens. Dante, if Mr. Chesterton writes a book called "Dante", will no doubt be presented

in quite as many lights.

So long as Mr. Chesterton keeps to the well-trod pathway of paradox he is perfectly safe. He is so often a delightful companion, and we can all run along by his side-though, of course, we cannot keep stride with him-and laugh at his wisdom and be grave at his jests. But when he ventures off into the devious tracks of commonplace he is lost at once. He makes the most comic mistakes, and is always going up a wrong turning and being lost in a wood or a private gentleman's estate, where he has no right at all; he is as bad there as the lady and the donkey on Aunt Betsy's lawn. Thus in one chapter Mr. Chesterton speaks of the "idle rich" and of the way they live on the labour of others or something to this effect. It would be an astounding error for a perfect child to make. Does not Mr. Chesterton really know that the root fact about the idle rich is their amazing, their immoral energy? Does he not know that they are always growing richer and richer and more energetic and more energetic? "Immoral?" Why of course they are immoral. Is it not immoral in Mr. Chesterton's creed be so industrious and energetic that one collects almost infinitely more than one's share of good things? Collects, to improve on a saying of Mr. Snowden's, about ten and a half times "the good things that make life worth living "? Again, Mr. Chesterton, writing of "Great Expectations" ventures off the broad, straight road of paradox into a commonplace about clothes, and he is equally lost. This occurs during his apotheosis of Trabbs' Boy. "What have we here?" as Mr Chadband in "Bleak House" would say; "a boy, a human boy, a boy to be educated". Not a bit of it. Trabbs' Boy is above education. He is, one feels sure, after reading Mr. Chesterton, the most educated character even in Dickens. He is superboy. Mr. Chesterton walks round and round Trabbs' Boy with tremendous admiration, emotion. walks round Micawber-only with this difference, that Mr. Chesterton cannot speak whilst he is gazing at Micawber, the subject, like earthquake or eclipse, is too terrific, and Mr. Chesterton cannot dip his brush into it; whereas he is voluble over Trabbs' Boy. But no sooner does he analyse Trabbs' Boy's feelings than he gets into commonplace again and comes a cropper. Trabbs' Boy is represented to us as symbolic in his noble scorn of Pip for being a "well-dressed" gentle-There, exults Mr. Chesterton, you have the great heart of Democracy-it will always jeer at and chaff the well-dressed gentleman. Does not Mr. Chesterton know that the last thing on earth which democracy or the lower classes jeer at is a "well-dressed" gentleman? It is entirely the other way, of course. only proviso is that he must be born well dressed, he must be bred up well dressed; he must have inherited his silk hat and his morning coat from ancestors who were likewise born in silk hats and with malacca canes and preferably a pedigree. This is made clear in the perfectly good paradox that a poor man loves a peer, that you must not rob a poor man of his peer.

The book must be read as a book about Mr. Chester-House ", "Dombey ", "Barnaby Rudge", Hard and the rest of that extraordinary series of creations and caricatures into which the man breathed the breath of his whole intense vivid life. We may very well go to "Criticisms and Appreciations of Charles Dickens' Works" when we wish a witty hour with, not Dickens, but Mr. Chesterton. Thus perhaps to speak here about the value of Dickens' novels to-day is somewhat irrelevant. But Mr. Chesterton invites irrelevance. So Dickens may have been a few of the characters more or less which Mr. Chesterton represents him as being. He may have been, for aught we know to the contrary, the link between the good old Liberalism and the good new Liberalism. He may have stood for all that is opposed to a Whig, a member of the Manchester school of politics, a well-dressed gentleman, a perfectly dead Mr. Chester of "Barnaby Rudge". But the truth is, it does not matter a snap of the thumb whether he did or did not. The worth of Dickens is exactly the same as the worth of Scott or any other great popular hovelist: it lies simply in the fact that "Bleak House", "Barnaby Rudge", "A Tale of Two Cities", "David Copperfield", and the other stories are found extremely good and enter-taining to read by a great public of all classes. No man, woman, or child ever rose from the reading of Scott's "Rob Roy" or Dickens" "Bleak House" the worse for the reading; and it is certain that many rise refreshed and happier from the reading of such books. Mr. Chesterton himself has evidently read with all his might and joyed in the reading, and whilst doing so has forgot all about Dickens standing for this and for When Mr. Chesterton reads how Quilp burst in on Sampson Brass and his sister and Mrs. Quilp, and, striking his nose, exclaimed "Aquiline, you hag, aquiline!" he no doubt forgets all about whigs and democracy, and gives himself up to mere enjoyment of the scene. It is, of course, just the same in reading Scott or in reading Thackeray. Did any human being ever really extract anything but sheer pleasure whilst reading the wonderful story in "Guy Mannering" of how Dandie Dinmont and his friends crawled into Dirk Hatteraick's cave and sprang on and bound the terrible smuggler? Yet one might as reasonably extract theories about whigs, and the minimum wage, and the advantage of not being a gentleman, from that scene in Scott as from many a famous scene in Dickens' stories. We never could see the use of philosophising and theorising even when the hard drinker in "Bleak House " spontaneously combusts, leaving only a little dab of grease on the carpet, and the cat's hair stands on end. The stories are moral, no doubt, but the simple truth about them is that they were and are meant to delight people. sat down to write partly because he money; and partly, or rather mainly, because his imagination, restless with its amazing variety fantasies, caricatures, and stormy plots and troubled, eerie scenes, drove him irresistibly to write. De Quincey's opium imaginings were next to nothing compared with Dickens'. Was ever a great fortunate in his end? He never decayed. Was ever a great author so suddenly in the midst, as it were, of the strangest scene —and the most beautiful scene—of his strangest and most baffling book. May not all men with high gift of imagination pray for sudden death?

THE CONFESSIONS OF A DISAPPOINTED MAN.

"The Japanese Letters of Lafcadio Hearn." Edited by Elizabeth Bisland. London: Constable. 1911. 12s.

THE story of Lafcadio Hearn has already been told in his "Life and Letters" published by Mrs. Bisland five years ago. Dropped moneyless on the pavement of an American city to begin life at the age

of nineteen, he went through many vicissitudes, often sleeping in the street. He worked as a servant, a waiter, a proof-reader, and a hack writer, gradually pulling himself up until after eighteen years of struggle he succeeded in making a name for himself as a writer of some promise and, as his letters show, getting through a vast amount of reading when chance favoured him. Having received a promise from Messrs. Harper to publish articles from his pen on Japan he made his way to that country, and it is easy to understand the effect of a sudden transition from the sordid conditions of city life to scenic beauty such as that of Japan upon the mind of a man of keen artistic feeling. His first impression of this bewildering country was one of such deep enchantment that he decided to make Japan his home, to cast in his lot with the people, and to become one of them in thought and life and ways. Being without means on his arrival, a limitation from which he suffered during the whole of his life, for he was entirely without business instincts, he accepted a post as teacher of English in a country school. He married a wife, presumably in the business-like manner in which wives are acquired in Japan, with whom he could never converse freely in consequence of his inability to obtain a mastery of the language, and found himself saddled with the maintenance of his wife's relations, ten of whom he had to feed on an income which never exceeded one hundred pounds a year. A proud, sensitive, and shy man, full of nerves, shrinking from society and handicapped by indifferent health, it was not long before he discovered that he was as much out of sympathy with the people round him as they were with him, and his letters display a growing restlessness and a longing to leave a land to which he was tied by poverty and obligations which he was honourable enough to recognise. In his hours of loneliness he poured out his soul to one or two foreign friends, chief amongst whom was Professor Chamberlain, in letters which were never meant to see the light. Mrs. Bisland herself calls attention to this fact in her introductory chapter. It is, she says, one of the quaintest pranks of that incorrigible jester Fate that the intimate portrait of Lafcadio Hearn should have unwittingly been drawn by his own pen. Nothing could have been further from his intentions, as publicity was abhorrent from him, and the letters would never have been written had he known that they would eventually have been at the disposal of anyone who cared to buy the right to read them. This being so, one cannot help wondering why Mrs. Bisland should have disregarded the prohibition she knew he would have imposed upon the sale of his private correspon-It is also a matter of surprise that Professor dence. Chamberlain, to whom the bulk of the letters are addressed, should have surrendered them for publication. A word of explanation from Professor Chamberlain on this point might have been expected, but none is forthcoming, and the thought is present as we read these self-revelations that we are prying into private papers to which the right of access should have been withheld from the public. None the less the letters are absorb-ingly interesting, full of suggestion and covering a wide ground of thought and study. Many of them, too, contain gems of descriptive writing. The diversity of subjects with which they deal renders it difficult to handle them in a short review, but as Japan and books about Japan have made Lafcadio Hearn's name famous it is to his impressions about Japan that attention is specially directed. The prevailing note that runs through all his letters is one of disappointment at his failure to realise the ideals with which he started on his new life. It is not long before we find him suggesting that life amongst the Japanese is not altogether so full of enchantment as he had The extremes of climate annoy him; he expected. cannot keep warm in the winter and is obliged to discard the dainty hibachi for an inartistic iron stove, while paper windows have to be replaced by glass. summer the heat is appalling, and he is thankful for the 'privilege" of living naked with the exception of a koshimaki, whatever that may be. He next discovers that life is becoming insufferably dull and he hungers

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for a sensation. The smiling happy faces that charmed him so much at the outset are found to be only masks which hide the real feelings of those around him, and these feelings are unspeakably unsympathetic and invariably hostile to the foreigner. Even his wife is a mystery to him, and the very children keep him at a distance. His students are sullen and his superiors are cold and give him no moral support. He is greeted by hisses of hatred as he walks abroad which force on him the impression that foreigners in the interior would have an unpopular time in case of political troubles of a kind which are very likely to happen. Eventually he admits that he can never get at the truth about the inside of a Japanese brain, damns the Japanese and moves to a Treaty port where he lives in a semi-foreign house and edits a foreign newspaper. His experience leads him to the conviction that it would be a monstrous crime to throw open Japan to mixed foreign residence, and that there is nothing to love in Japan but what is passing The charm is the charm of Nature, of simplicity, mutual kindness, gentleness, politeness, all which are evaporating more rapidly than ether from an uncorked bottle. Industrially vulgar, industrially commonplace, with no religion, no poetry, no courtesy, the conceit and pride of the modernised Japanese are leading the nation to overestimate their force, and he hopes that the race instinct of the people will prevent the certain elements of dissolution that would follow the intermingling of Japanese and foreigners. Race instinct, in short, is the bar to any close union between the oriental and the westerner, and the law holds good as much in Japan as it does in any other country. What is true of the oriental is true of the European or the American. Individually, an oriental, be he Japanese, Chinese or Indian, may be socially popular in England or any western country, but it is useless to imagine that he can ever be anything but a stranger; there is always the mask before his face. Much has been said in condemnation of exclusion Acts in America and in our own colonies, but the desire to exclude the foreigner in Japanor in China is even stronger than it is in the countries in which the presence of orientals in large numbers The foreigner in Japan is subjected to is objected to. many more restrictions than is the Japanese in western countries, and he would be equally hampered by restrictions in China if that country had the power now possessed by Japan to enact laws in curtailment of foreign privileges. If labour conditions in Japan were such as to attract foreign immigration it is certain that exclusion laws would be passed in that country infinitely more strict than those in any other country in the world, and surely the Japanese would be justified in putting them into force.

Hearn was a strong believer in ghosts, and tried to become a Buddhist, but apparently failed to understand precisely what Buddhism meant. None the less he wished to see a revival of Buddhism in Japan in order to counteract the feeling of irreligion that is taking its place by reason of the lukewarmness of Buddhist scholars and the contemptuous attitude of the Government. He was convinced that some sort of a religion is necessary for Japan, but was an aggressive opponent of Christianity from which he considered that Japan had nothing to gain. His opinion of missionaries is stated in no measured terms, and it seems a pity that his criticisms-unjust as most people would consider themof missionaries and missionary effort should not have been expurgated from his letters. Surely Professor Chamberlain does not endorse the opinion of his friend that missionaries are beasts; that they pay starving women of low class to preach for them at a petty monthly wage and drop them when they find that their profession of Christianity has rendered them worse social pariahs than they were before. Does Professor Chamberlain acquiesce in his friend's approval of the hatred shown by Japanese to missionaries and object to "religious stuff" being thrust under the noses of the people? Does he agree that the missionaries ought to be put on a ship and the ship be scuttled a thousand miles away from the Japanese coast? If such opinions were expressed by a living writer in a public document he would

presumably be prepared to attempt to justify them or to withdraw them, and if Professor Chamberlain does not share these opinions it hardly seems fair to perpetuate sentiments of this kind written by a man now dead who never meant them to go beyond the person to whom they were expressed. Japanese who read this book will find many criticisms of their country and people that will probably not please them, but at least the criticisms can do no harm beyond offending their susceptibilities. The same cannot be said of Hearn's views of missionary effort in the East.

A VINDICATION OF MONARCHY.

"The Roman Empire: Essays on the Constitutional History from the Accession of Domitian (81 A.D.) to the Retirement of Nicephorus III. (1081 A.D.)." By F. W. Bussell. 2 vols. London: Longmans, 1910. 28s. net.

W E have travelled far since the day when Gibbon pointed the moral of his "Decline and Fall" with the most mordant of all his epigrams-" I have described the triumph of barbarism and religion "; but there must be many who as they read the story of the Later Empire are tempted to agree with him that history is " little more than the register of the crimes, follies and misfortunes of mankind". Dr. Bussell has not yielded to this temptation. He is not content with an easy acquiescence in the theory that " a people has the Government which it deserves ", but substi-tutes for it the Hegelian maxim that " the world-spirit was wiser than its children ". His task is far from easy. We are indeed familiar with the doctrine that "the Roman Empire, as we interpret it to-day, so far from being a retrograde movement, was a distinct advance "-Mommsen and the specialists have taught us a lesson; we recognise that the barbarian invasions implied no triumph of the powers of darkness-Mr. Bussell is but giving a fresh and vivacious expression to well-worn ideas when he writes of the "confident blitheness of the Teutons", who "formed a novel, sanguine and inspiriting element amid a prevalent fatalism", and asserts that "after a long reign of culture and traditional institutions it makes for healthiness to have an inrush of the open air and primitive emotions". But the Byzantine period suggests to most minds a dreary and sickening tale of base intrigues and brutal punishments, an arid waste of theological controversy and the protracted agony of an Empire per-netually threatened with dissolution. The ponderous volumes of Schlumberger are read by few; and Professor Bury has not yet fulfilled his promise to rewrite and continue the remarkable work of his youth on the Later Roman Empire. From the mountainous labour of specialists little has yet been extracted for the benefit of those who would take a synoptic view of the period, if we except Gelzer's sketch, buried in the second edition of Krumbacher's "History of Byzantine Literature". Mr. Bussell has brought great and various learning and the resources of a subtle intellect to bear upon his subject. The history of 1000 years-his dates are obviously chosen to make the tale exact-could not be treated fully in less than half a score of volumes such as those before us; and Mr. Bussell is careful to tell us that his purpose " while passing lightly over the familiar historical events and record of fruitless or successful campaigns, to attempt to grasp the secret motive, the hidden incentive of the conspiracies or revolutionary movements which from time to time altered the person or the ideal of Cæsarism ". But we have not to read far before we observe that he is an impassioned upholder of the monarchical principle ready to perish if need be in the last ditch which guards the approach to the Altar and the Throne. His gibes at the "mocking formulas of free institutions" are not without justification; and he foresees the "possibly overt rupture in the immediate future between the democratic spirit and that which (in order to avoid personalities) we may describe as that of Mr. and Mrs. Oscar Bailey. But we should be sorry for

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him if his lyrical outbursts in praise of legitimate monarchy should provoke the creator of those types to take up his pen. He waxes eloquent over the " parental fiction, by which the sovereign absorbs largely of the characteristics and attachment of a father ". "Lineage plays an important part; it throws back the roots of our institutions far into the national history, and interests the vulgar in the ordinary happenings of family life." "Even in a modern state, the personal equation counts for much; the accidental interview; the change in a strictly constitutional throne; the tactful and sympathetic message or visit of ceremony, the appropriate birth or love-match which brings the throne and the first family within the simple understanding of Demo-cracy." "The redoubtable premier of a modern state, armed with a democratic mandate and supported by a solid phalanx of silent voters, can never occupy in the public gaze the same place which is given to a scion of the royal house." No, indeed; are not the measles of a princely cadet of more account with the "Daily Female "than the laryngitis of a Chancellor of the Exchequer? True, the essence of Mr. Bussell's exuberant rhetoric has been distilled by the poet who sings of

"A clod of earth,
The end of a cigar,
When trodden by a royal heel,
How beautiful they are!"

Yet it has been reserved for him to claim due recognition for "Khoutha, Prince of Sassoun, a canton . . giving its name to-day to a notable friend of our English royalty "!

Mr. Bussell writes "for the use of general reader and modern politician". The latter will discover in his book many plums besides those which we have plucked for him; the former, we fear, will (unless he possesses the equipment of Macaulay's schoolboy) find the allusiveness of the narrative a little puzzling. One hardly expects to read in volume ii. p. 478, in the midst of an erudite and (it is but just to say) very valuable essay on the predominance of the Armenian element in the Later Empire, that "at this point in our story it may be well to notice briefly the changes in Roman provincial government". The general reader may know all about the "Themes" which play so large a part in Byzantine history; but we more than suspect that he will not, and it is a little late to tell him what their significance was within twenty pages of the end of the book.

It is unfortunate that Mr. Bussell has not taken more thought for the weaker brethren, for in spite of all that has been said his survey of the period which he covers is suggestive and helpful. "All systems," as he says, " are latent" in the Roman Empire, and its history is that of a series of experiments-often, alas! at grievous cost to its subjects-in the adjustment of an unstable equilibrium; here the analogy of organic growths may be applied in the fullest sense. The statesmanship of the Roman Republic rested on the allembracing imperium in which civil and military powers were combined; and the Empire was slow to carry to its logical conclusion the differentiation of these func-In the system of Diocletian a thorough-going effort was made to apply the principle, and in the period of the barbarian invasions the Empire took the new nationalities into its service, adroitly turning to account their personal loyalty and soldierly virtues. another specialised function was provided for in the Church—Mr. Bussell aptly cites the parallel of "brahmin" and "chatriya", "I to fight and thou to pray "; and the interplay of Church, Army, and Civil Service, with the Emperor at the best a moderating force, at the worst "a mere ignorant and capricious subjectivity", to quote Mr. Bussell's verdict on Phocas, forms the framework in which the events of an intricate history must find their place. In the face of pressing danger from the East, however, it was natural that the military caste should attain predominance, and the reconstruction of the Heracliad dynasty in the seventh century as well as the territorial concentration of the Empire under the so-called " Isaurians ", both the work in the main of vigorous personal rulers, caused the balance to dip in favour of the soldier. Yet this strengthening of the defensive power of the Empire against external foes sowed the seeds of internal decay; for the provinces and their militia became feudalised (the parallel between East and West deserves to be more closely worked out than it has hitherto been) and with the growth of a true territorial aristocracy the fate of what Mr. Bussell, by a not unjustifiable paradox, calls "Liberal Imperialism" was sealed. The combination of legitimate dynastic sovereignty with a military "Shogunate"—a term of which Mr. Bussell makes rather too free a use—averted the catastrophe, and may justly be credited with the glories of the "épopée Byzantine" so minutely chronicled by Schlumberger; but it was followed by the triumph of the civilian, the inevitable clash of military pretenders, the dismemberment of the Empire by the barbarian and the ruthless if necessary despotism of the Comneni. Here the story of these volumes ends.

Mr. Bussell probably makes the best case he can for the Empire when he writes as follows (vol. ii. p. 202):—
"It is impossible not to believe that the permanent Civil Service with its realm of officials, the bureaucracy, and the fresh vigour of some blunt and unlettered general formed a judicious balance of order and life; that a system so prolonged met in a way that few modern constitutions can claim to do, the needs of society and the wishes of the people." He adds, and truly, that the Byzantine rule did not in any strict sense represent the "national will"; but this was because (to use a phrase which is not his) it was "a government without a nation". Roman, or rather Græco-Roman, nationality was an abstract and ideal thing; and for an Empire in which diverse peoples must be held together in the face of pressure from without a ruler who stands above nationality has proved to be almost the only conceivable tie. This is the chief lesson to be drawn from Imperial history, and one which may yet find its application.

Mr. Bussell has some tricks of style which he should discard. "Domitian guides the helm with success, and earned the gratitude of the provinces" is typical of one of them. "The invertebrate quadrisyllables of the Ravennese recluse" may serve to illustrate another. His designations of the Emperors are unconventional. Balbinus appears as "Maximus II", and the system of numbering is Mr. Bussell's own. His erudition fails him in the dark days of the third century. "Pisuvius" was not the name of Tetricus; and the forged documents of the "Historia Augusta" have long been discredited. Guglielmo Ferrero is called "Ferrari"; "Malatiyah" alternates with "Melitene", to the confusion of the uninstructed.

We find it hard to reconcile the views of the Greek spirit expressed by Mr. Bussell in different passages. In vol. i. p. 293 we read that "the Hellenic mind had been, from the very dawn of its history, abstentionist and anchoritic; when it became fully aware of itself, it quitted the concerns and the domain of the civic life with genuine or simulated disgust". It appears from the context (and from vol. ii. p. 4) that Stoic "abstentionism" is regarded by Mr. Bussell as the last word of Greek philosophy; yet on p. 41 we read that "Stoicism, a Phenician, anti-Hellenic system", representing "the passive abstention of the Buddhist", though welcomed for a space in Greece, found a real and abiding home only in the breast of the Roman nobleman. This seems the truer view.

DEAN BARLOW.

"The Life of William Hagger Earlow." Edited by his daughter, Margaret Barlow. London: Allen. 1910. 12s. 6d. net.

THE "Times" gave its notice of this book the heading "Barlow of Islington"; a happier superscription would have been "Barlow of Everywhere".
"Of Islington" was particularly unhappy, for though

Dr. Barlow was in many places he was never of any, and less of Islington than of some others. The account of S. Mary's Islington during Dr. Barlow's incumbency given by a former curate is preposterous. perhaps be described without false suggestion as of London, because London is the world and England in particular. It made little difference to this most strenuous of strenuous men where he happened to live. His base might be Oxford, Clapham, Islington, Peterborough; it was nothing anyway: his ubiquitous energy radiated with the same power and speed from one centre as from another. Dr. Barlow was of the world, and yet few n. n can have been less so. His real base was not in this world at all; but from the vantage post of a world above he was well able to see and understand this world and its kingdoms. Men are different in that way. Saintship so alienates some men from this present world that they never understand it or know it. Good never unmixed with evil grieves them to total blindness to evil always veined with good. But Dean Barlow apprehended-in the philosophic sensethis world precisely because he was not of it. He knew where he came from and where his goal was, and he knew it was not here, but he realised that he had to pass through the earthly country to get there, and he judged he would find his way best and help others to find theirs by looking where he was going. has rather a hard saying (a propos of the early Italian religious painters) that those whose mind is ever on another world than this generally lack intellectual strength; strong men always kept a stout look-out on this life. Dean Barlow was a strong man; and probably that sums up—certainly more than any other of his characters—the world's idea of him. But we have an idea the world knew him less than he knew it. To those who knew him as a friend, the man as well as the ecclesiastic, the after-dinner talker as well as the preacher, the compelling fascination-we do not think it too strong a phrase-of Dean Barlow must surely have been the man of the world in him touched to great issues by the man in him of the next world. We may be wrong, but we have the feeling that the cultivated layman would see the best of this saint of affairs-not an attempt at epigram, this, but a true descriptionbetter than the clerk in Holy Orders, certainly better than the clergyman who knew him only or mainly by professional association.

The ecclesiastical man of affairs is a familiar typeit is also a very great type. We laymen are fond of complimenting ourselves with the reservation behind the commonplace remark that no parson understands business. History is careful to emphasise the untruth Ecclesiastical statesmen are among the hardest, most clear-headed and greatest. In the days of episcopal judges and chancellors Barlow would have He would have made a good bishop. One regrets that he was not earlier put in a position superior to ecclesiastical party. He was eminently fitted, from a position looking down over all parties and schools, to manage all to the common good of the Church. might once, we shall not now, shock the straitest of Dean Barlow's Evangelical colleagues-as we very certainly should not have shocked him-if we say that This, of course, Barlow ought to have been a Cardinal. is to say that we want cardinals in the Anglican Church, and if we had had them the red hat would have become Barlow well and he it. associated, as it happened, very closely with one group of Churchmen, and the association agreed with his unchanging conviction. But with the same conviction he might, had circumstances been otherwise, have worked much less within and on the lines of an ecclesiastical party and more as the servant simply of the whole Church. Anyone who chooses to think we say this just because we are not Evangelicals may. In fact we should regret no less if a High Churchman of Dr. Barlow's calibre and bent were as much identified with the High Church party as a sphere of work as was Dr. Barlow with his party. It is no question of views. Clergymen of the strongest views often go through life with almost no association with a church party at all.

It is quite unfair to Dr. Barlow as a man and a clergyman that, by an accident, he should be in the eyes of the general public identified with a party. Those who knew him only by vague repute took him for a partisan, which-notwithstanding his one real mistake in policy, the advising or not opposing the prosecution of the Bishop of Lincoln-he was not. was far above anything so small. It is a pity there are not in this book more estimates of Barlow by those who were not Evangelicals. We do feel that his "Life" ought finally to have dissipated this unworthy view of Dean Barlow. The editor, of course—his daughter knew the truth and tells it clearly; but unfortunately nearly all her contributors write as Evangelicals before all things-they should have written as Churchmen first -and one after another rub in that the object of this and that Dr. Barlow did was to promote the interest of the Evangelical school. Great and convinced Evangelical he was, and because he was great he could see the good in others: and not exclusively as "the soul of good in things evil "

We liked Barlow the more for his dislike of moderation. Tremendously convinced himself, he had regard for any man who was also greatly in earnest, no matter what about. The "safe" man was more likely to avoid the good in both extremes than the error. William Hagger Barlow and Mandell Creighton couldbe and were great friends. They were drawn to each other. Therefore neither could be a partisan: neither could have a little nature.

NOVELS.

"The Patrician." By John Galsworthy. London: Heinemann. 1911. 6s.

Seeing the title of Mr. Galsworthy's novel, and knowing that the author is of those who take affairs seriously, one had a momentary fear of a polemic on the Parliament Bill. But Mr. Galsworthy takes no interest in a nine days' wonder. No phrase of the democratic speaker has yet served to elucidate the mystery of the strength of hereditary institutions, and it is to this task that the author has set himself. In his story there is a Lord Miltoun who finds that his love for a certain woman is incompatible with his duties as a born leader; his sister loves a man who is impossible Both sacrifice from the point of view of her class. happiness, and the family position is fortified. The "outsiders" are not mentioned in the last chapter. In a discipline as rigid as was conceived by Ignatius Loyola he finds the reason why one family may exercise its authority over many generations. As pictured in "The Patrician", this immolation-which is not of self alone—is grotesquely horrible, but it is not petty. Mr. Galsworthy says it is thus only that an hereditary aristocracy can survive, and, resisting the temptation to be himself the judge, he leaves it to his characters to discuss whether it is worth while. Miltoun's arguments are as solid as the walls of his ancestral home, but Courtier, the protagonist of the joy of life, is master of a fine and piercing irony. The battleaxe is used against the rapier, but it is an even duel, and the combatants, speaking only to one another, never look to the gallery for a cheer. That Courtier, the opponent of aristocracy, is neither a man of the masses nor a politician booming a successful gospel of progress, but a dreamer of paradoxes, one "flogging dead horses on a journey to the moon", is an example of the aloofness from the passing show which marks so much of Mr. Galsworthy's present work. story is itself remote from the common life of the age, so too is the style in which it is told. Few write such refined prose; fewer still would court criticism by use of the many quaint conceits which the author seems to have gathered from the garden of the Hesperides. This avoidance of common names for common objects does at times grow wearisome, and to write of faces as "pale rounds of flesh" is to strain patience to breaking point, but in the end we recognise that these blemishes are but spots on an unusually bright sun.

character in the story is a person who can be seen and understood, and the most dissimilar types are treated with an almost equal sympathy. Lady Casterley is a perfectly preserved specimen of a past period; we should see her little red heels were she so undignified as to lift her skirt but an inch. Audrey Noel, the woman revolted from tradition, and Barbara, the girl whose short rebellion was crushed by the dead hand of family pride, are perfect of another type. To one and all Mr. Galsworthy does justice; only a lyrical page here and there hints to us of the true state of his affec-

"The Profitable Imbroglio." By Adrian Hayter. London: Duckworth. 1910.

The great thing about this story is that it is well written; written by a man who can write; obviously a scholar, but a scholar whom books incline to life, not Only one who has surveyed the past can see the present, and he who has not looked round him will never know anything of the past, though he be reading books all day and all night. Adrian Hayter has obviously read much, thought much, and talked much; and he has seen the things he writes about. Any story would have done: it happens to be of a secret society; it might have been of anything else. The story is rather flung at one as good enough to carry Adrian Hayter's commentary. So it is: though it be the only untrue thing about the book. All else is real-nothing could be more real than the glimpse of undergraduate life in the opening chapter; or the life of the cleverer Varsity man, that anchorless yet far from drifting life, putting out on a professional career in London. beat in London and his habitat; his circle; his landladies and servants; his sports; his restaurants, are all here absolutely right. It is easy to know them when they are put before you, but very difficult to put them, whether in play or novel. Naturally this is a favourite, though seldom happy, hunting ground. Few there be that can show you a single aspect of it right. Adrian Hayter can show many aspects of it right; he can see things. We would even invite him to try a story of undergraduate life; he has got the soul of it into his first chapter. We have never yet read a good 'Varsity story—" Verdant Green" is burlesque—so our faith must be great to suggest a venture so perilous.

SHORTER NOTICES.

44 Italian Fantasies." By Israel Zangwill. London: Heinemann. 1910. 3s. 6d.

There is not overmuch of Italy in these "Italian Fantasies", but there is a great deal of Mr. Zangwill who philosophises throughout to his own entire satisfaction "de omni scibili et quibusdam aliis". It is the work of a very clever man apparently oblivious of the impression he is making and with no idea of the art of presentment. The impossible treatment, the kaleidoscopic style—a thing of crimson shreds and numbe patches—make the book difficult crimson shreds and purple patches—make the book difficult in the reading, spoil the thought whenever it is apt or profound, and transmute any attempts at beauty into mere grotesque caricature. Enough about the style when we say that Mr. Zangwill describes himself as having been on one occasion "the sole congregant" instead of the only member of a congregation. Here is an example of his art of pre-sentment; he compares certain local painters of the past to "some obscure paterfamilias basking and burgeoning at the family hearth". Yet another example. "Why should not the Madonna appear to me?" asks Mr. Zang-will; why this preference for the illiterate?" and it immewill; why this preference for the illiterate?" and it immediately occurs to the reader that if all literates were like this writer a preference for illiterates would be most comprehensible. This breakdown in the art of presentment runs right throughout the whole book. The wit at times is trying in the extreme. Here is a specimen. "S. Bruno retreated to the desert to fast and pray, and the result was Chartreuse. If he now follows the copious litigation he may well apprehend that his order has modified its motto, and that for 'Stat Crux dum volvitur orbis' you should read 'stat spiritus.'" What a lambent flash to be sure! How subtle the irony, how restrained the satire! What admirable terseness in the hagiographical summary! It recalls the clear-cut commemorations of the Saints in the Martyrology. clear-cut commemorations of the Saints in the Martyrology. As thus: In Calabria Sancti Brunonis Confessoris, Ordinis

Carthusianorum institutoris, qui, inter plura miraculorum insigna, liquorem post epulas consumendum mirabiliter confecit, et plenus meritis et laboribus in Domino obdormivit There is evidence of prodigious reading in the anno, etc. There is evidence of prodigious reading in the book, but we are at liberty to question the parade of learning. The author is learned enough to call the Marquis of Este a Margrave—Margrave is so much more "arresting" than Marquis—but he is so little learned as to translate the Low Latin "miles" by "soldier" instead of "knight," which is to mislead seriously. He can trot out the name of the forgotten and far-distant sect of the Bogomili, but he is so unposed in alementary Italian history as to suppose that the versed in elementary Italian history as to suppose that the Countess Matilda left her States to the Church, and not merely her vast allodial possessions, as was the case. The

(Continued on page 340.)

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INDIA £3 10s. PER CENT. STOCK.

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Trustees are empowered to invest in this Stock, unless expressly forbidden by the Instrument creating the Trust. (See the Trustee Act, 1893.)

ISSUE OF £3,500,000,

Which will be consolidated with the existing India £3 10s. per cent. Stock,

The First Dividend, being Three Manths' Interest, will be payable on the 5th July, 1917.

Price of Issue, fixed by the Secretary of State for India in Council, at \mathcal{L}_{7} 5

Price of Issue, fixed by the Secretary of State for India in Council, at £95 per Cent.

The Governor and Company of the Bank of England give notice that they are authorised to receive applications for this Loan.

This Issue is made under the provisions of the East India Loans Acts, 1908 and 1919, in order to provide funds for State Railway Construction, for granting Advances to Indian Railway Companies, and for the discharge of £50,0000 India Bonds which will be drawn for repayment in October 1911.

This Stock will bear Interest at the rate of £3½ per cent. per annum, payable quarterly at the Bank of England, on the 5th January, the 5th April, the 5th July, and the 5th October in each year, the first Dividend (a full quarter's Dividend) being payable on the 5th July next; and will be consolidated with the India £3½ per cent. Stock now existing, which is not redeemable until the 5th Junuary, 1911, but will be redeemable at par on or after that day, upon one year's previous notice having been given in "The London Gazette" by the Secretary of State for India in-Council.

will be redeemable at par on or after that day, upon one year's previous notice having been given in "The London Gazette" by the Secretary of State for India in Council.

The Books of the Stock are kept at the Bank of I ngland, and at the Bank of Ireland, where all assignments and Transfers are made. All Transfers and Stock Certificates are free of Stamp Duty.

Applications, which must be accompanied by a deposit of £5 per cent. will be received at the Chief Cashier's Office, Bank of England.

Applications must be for even hundreds of Stock; but the Stock, once inscribed, will be transferable in any sums which are multiples of a penny.

In case of partial allotment, the balance of the amount paid as deposit will be applied towards the payment of the first instalment. Should there be a surplus after making that payment, such surplus will be required are as follows:—

On Tuesday, the tath Que, 1911, £35 per cent.

On Wednesday, the 3rd May, 1911, £35 per cent.

On Wednesday, the 3rd May, 1911, £35 per cent.

On Wednesday, the 3rd May, 1911, £35 per cent.

The instalments may be paid in full on, or after, the 4rh April, 1911, under discount at the rate of £2 per cent. per annum.

In case of default in the payment of any instalment at its proper date, the deposit and the instalments previously paid will be liable to forfeiture.

Scrip Certificate to bearer, with Coupon attached for the dividend payable on the 5th July, 1911, will be issued in exchange for the provisional receipts.

As soon as these Scrip Certificates to bearer have been paid in full, they can be inscribed (£2, converted into Stock); or, they can be exchanged for Stock Certificates to bearer in denominations of £100, £500, and £1,000, without payment of any fee, provided such exchange is effected not later than the 1st September, 1911. Stock Certificates to bearer will have quarterly Coupons attached.

Stock may be converted into Stock Certificates to bearer, and Stock Certificates may be converted into Stock, at any time, on payment of the usual fe

Bank of England, 17th March, 1911.

MAZAWATTEE TEA COMPANY, LIMITED.

The Fifteenth Ordinary General Meeting of the Mazawattee Tea Company, Ltd., was held on Thursday at the Cannon Street Hotel. Mr. J. Lane Densham (Chairman of the company) presiding.

The Chairman, in moving the adoption of the report, said: "I am quite sure you will all be pleased to see that the directors are able, for the first time for many years, to recommend a small dividend on the reduced ordinary capital of the company. It is a small dividend, and no one wishes more heartily than I myself do that the directors could have seen their way to recommend a larger one; but, small though it is, it is a beginning. You are all of you aware of the crisis through which this business went during the years 1904 and 1905, and how near it was brought to a complete collapse; but this is a matter of history, and I do not intend to touch upon anything that occurred previous to the reconstruction of the company in April last. A good deal has been said in the Press and by various shareholders about the paragraph in our report in which the directors say the outlook for tea at the present time is a very serious one indeed, and I think perhaps no harm will accruefrom my trying to amplify and explain this statement in a short and simple way. As you are probably all aware, this company possesses neither estates in Ceylon nor gardens in India, and is thus in a position to pick out the best teas coming from both of these countries to the London market. You will therefore realise that the profits shown for our year's trading depend to a great extent upon the price of the raw article—toa. During the years 1886 to 1905 the markets were peculiarly favourable to this company, but since 3906 a steady rise has taken place in the price of tea, and, according to all appearances, this rise will not only be maintained, but, possibly, accentuated for some time to come." Having explained how rubber planting was proving more remunerative than tea, with the result that a lot of tea land was being superseded, the Chairman said the disquieting ques

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fantasy called "The Carpenter's Wife" is in the worst of bad taste, and should never have been published. Even if Christianity were a dying religion she has deserved well enough of mankind to die in her bed, and not be kicked to death in the market place.

⁴⁴ Dal Archivio di Francesco Datini Mercante Pratese." By Giovanni Livi. Florence: Lumachi. 1910.

This book is well worth noticing, if only for the sake of calling wider attention to the wonderful archives of the Ceppo at Prato. This pious institution was founded by a famous merchant of Prato, Francesco di Marco Datini, who died in the year 1410, leaving all his substance to the poor of his native town, to be administered by the Commune without any ecclesiastical intromission. The archives of this charitable foundation teem with remarkable records of the trade and commerce of the late fourteenth and early fifteenth centuries. And not of the trade and commerce only, for the business letter of mediæval days was made the channel of communi-cating such ecclesiastical and political news as was going. cating such ecclesiastical and political news as was going. Signor Giovanni Livi, Keeper of the Bologna Record Office, has recently entirely rearranged and put into model order the Datini archives. The "business" letters he has handled alone amount to something like 140,000, to say nothing of deeds, contracts, accounts, ancient bills of exchange, ledgers and cash books. And these do not merely relate to the Prato boyes, the books and papers of the Datini branch houses. house: the books and papers of the Datini branch houses at Florence, Pisa, Genoa, Avignon, Barcelona, Valencia and Majorca have to some extent been preserved, and are here deposited. This little Record Office must be unique of its kind. Signor Livi has done his work with all the loving care and enthusiasm of a genuine antiquary.

"County Churches; Surrey." By J. A. Morris. London; Allen. 1910. 2s. 6d. net.

Everyone who is interested in ecclesiastical buildings and their associations will be glad to have his attention directed to take a view of Surrey. Surrey has few large churches—Croydon, Beddington, and Farnham are the most imposing. Of these Croydon, Beddington, and Farnham are the most imposing. Of these Croydon is comparatively modern, having been rebuilt by Sir Gilbert Scott about forty years ago, after fire. Yet fragments remain which carry us back to the fifteenth century, when Archbishop Chichele is believed to have built it. More than a dozen churches bear traces of twelftheentury work. Godalming Church dates from Saxon times, and parts of the original fabric may be found in the walls at the present day. Many have been rebuilt owing to decay; many enlarged to keep pace with the population, especially near London. Thus those that are most tempting to the antiquarian are to be sought in the more secluded parts of the county. In a few churches are to be found handsome Jacobean pulpits. Stoke d'Abernon possesses the finest example of these. Stoke d'Abernon also boasts of curious ample of these. Stoke d'Abernon also boasts of curious brasses. One of these, placed in memory of a knight who died about 1278, must be the earliest that remains in England. In Nutfield Church there is a brass, referred to the fourteenth century, which is remarkable for commemorating the death, not only of the parish priest, but also of his wife! The discoverer of Vancouver's Island (d. 1798) lies in Petersham Churchyard. This church is modern, except the chancel, which dates from the thirteenth century. The parish church of Richmond was almost wholly rebuilt about 150 years ago. It contains the graves of Barbara Hofland, Edmund Kean, and Thomson, author of "The Seasons". Kew contains no architectural beauties. It is visited by many, who have artistic tastes, for beauties. It is visited by many, who have artistic tastes, for the purpose of seeing the resting-place of Thomas Gainsborough (d. 1788), whose tomb is unfortunately falling into decay.

For this Week's Books see page 342.

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trouble gets worse, made to hear clearly.

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"EVERYTHING, LONDON."

A ROMANCE OF MODERN SHOPPING.

THE STORY OF "THE HOUSE OF QUALITY."

excellent tale is told of the Lord Mayor of a famous city in the English provinces just returned from Over the domestic dinner-table he world-tour. astonishing the Lady Mayoress and a circle of friends with the story of the sights and wonders that he had seen. As he finished his catalogue of the marvellous works of Nature and of Man that it had been his privilege to inspect he was reminded by his charming daughter (who had been the companion of his pilgrimage) that he had forgotten something. "And what have nis charming daughter (who had been the companion of his pilgrimage) that he had forgotten something. "And what have I forgotten?" asked the Lord Mayor with affable dignity. "The most wonderful sight of all," said his daughter. "Which is?" queried the Lord Mayor. "Harrod's," rejoined the daughter with a gay smile. It was a very feminine verdict, no doubt; but it had a large basis of truth, for, whether we regard it as a triumph of the genius of man in business organisation, or as an alluring illustration of the complexity and luxury of the life of our time, or merely as a magnificent treasure house of things beautiful and useful, this vast emporium in West London is surely one of the seven wonders of the twentieth century. It is unique; there is nothing quite like Harrod's anywhere. As all the roads of old Europe led to Rome, so all the streets of modern London lead to Harrod's. You take a 'bus in any of the main arteries that traverse the capital, east and west; you utter the one word Harrod's to the conductor and it is you utter the one word Harrod's to the conductor and it is enough. Arriving in London from the country, you call a taxi; and in reply to the chauffeur's "Where to?" you say simply, "Harrod's" and you get there unfailingly, as unfailingly as though you said "St. Paul's" or "The British Museum" if desiring those institutions. Harrod's is quite a national institution—an Imperial or international institution, with its agencies in India, the Malay States, China, South Africa, and Europe, as well as in the great home ports.

From morning to night, from beginning to end of the year,

a seemingly unceasing chain of smart vehicles is coming to and going from the doors of the various departments of the huge caravanserai in the Brompton Road and adjoining thoroughfares. Nowhere else is the opulence and picturesqueness of the centre of our civilisation more attractively displayed than in these delightfully planned and tastefully decorated and admirably stocked series of associated shops. "Omnia Omnibus Ubique" is the motto of the company, its cable address is "Everything, London''; and the concern itself has been well described as "The House of Quality''. There is nothing cheap, in the undesirable and nasty sense of the term, about Harrod's Stores either in the splendour of the premises and their appointments or the goods therein. The building itself, with its terra-cotta superstructure and its granite founding, its superb glass, its gunmetal and mahogany fittings, and its 1700 feet of handsome frontage—an almost perfect square—is unequalled in style and symmetry among the mammoth retail stores of this country.

Hardly less interesting to the visitor than the remarkable

frontage—an almost perfect square—is unequalled in style and symmetry among the mammoth retail stores of this country. Hardly less interesting to the visitor than the remarkable variety of the stock and the multiplicity of the departments is the clientèle. In a morning's or afternoon's stroll through the stores one may meet a hundred well-known people made familiar by the journalism of the day; and thousands of lesser known but no less striking figures from all the ends of the earth. What Harrod's really means in the economy of the British people one realises by such a stroll more forcibly perhaps than in any other way; it is not only a shop or a series of shops, it is a social rallying point, a national rendezvous. That is one of the sources of its rapidly growing prosperity and one of the most significant guarantees for the permanence and future expansion of that prosperity. How steady and yet how phenomenal has been the progress of Harrod's Stores, Limited, may be gathered—so far as it can be expressed in bald statistics—from a few moments' study of the profits of the business from the year ending December 31, 1890, up to the end of the last financial year—that is to say, up to January 51 last. In studying these figures it should be borne in mind that in a great miscellaneous supply business like Harrod's the profits bear a very close relation to the development of the turnover; that the fact that the profits now made by Harrod's are larger than those of any other and similar concern in London warrants the assumption that its trade is also larger. and similar concern in London warrants the assumption that its trade is also larger.

its trade is also larger.

Twenty-one years ago—for this Coronation year is also the year of Harrod's majority as a limited company—the profits (for thirteen months) were only £13,519; they were at the rate of only £12,479 per annum. In the twelvemonth ended January 31 of the present year the profits were £225,274. It is no misapplication of terms to call such progress as this romantic and phenomenal. Moreover, this sensational expansion has been

gradual and progressive; an indication that it represents a growing goodwill and a continually wider-spreading confidence in the standard of quality covered by the name of Harrod's. Naturally, standard of quality covered by the name of Harrod's. Naturally, at certain periods the rate of progression has been faster than at others; for an enormous volume of better-class buying must respond in some degree to the general condition of the nation's welfare, to the activity of the nation's trade and commerce. But, save for a brief period, as far back as 1898, there has been no lull in the onward march of the Harrod's profit; and even that year was followed by a very notable increase in the profit shown. In 1902 the total had not yet reached the £100,000; to-day it is two and a quarter times as large; and the last financial year displayed a gain over its predecessor of £15,000.

Meanwhile, the reserve is equal to about three years' reaches.

predecessor of £15,000.

Meanwhile, the reserve is equal to about three years' profits, at the present rate, and the outlook of the concern was never brighter. King George the Fifth, when he was Prince of Wales, it may be remembered, made his stirring speech in which he called upon his future subjects to "Wake up" and see to it that they did not fall behind in the commercial struggle of the age. If it was ever necessary to spur on to greater efforts the management of Harrod's—which it is difficult to believe with a number of mans hefore one's great showing the stages by which number of maps before one's eyes showing the stages by which the home of this vast enterprise has been created—it certainly is so no longer. As we traverse in turn each of the bewildering number of sections into which the undertaking is divided, evidences are everywhere to be seen of a vigorous central control and corporate enthusiasm, an infinite capacity for the "little-things" that count or waterally a control and corporate enthusiasm, an infinite capacity for the "little-things" that count or waterally a control and corporate or waterally and corporate or waterally a control and corporate or waterally a c that count so materially towards success in a business-

this size and kind.

of this size and kind.

Only the actual customers of Harrod's can have any ideaof the extent to which this surprising concern is ready to simplify
the details of life for us all. Suppose you wish to insert an
advertisement in any paper anywhere, Harrod's will arrange it
for you; they are auctioneers, bankers, estate and shipping
agents; they will let you have almost anything—motor-cars and
horses included—on hire; you can be instructed by the valuation,
department in the mysteries of Form IV., or insured, or berelieved of the custody of deeds, jewellery, furs and other valuables that you are afraid may go astray. Harrod's will dye or
clean your clothes, dress your hair, and manicure your fingers,
sell or lend you books, photograph you and supply you with
excellent meals in dainty surroundings at modest prices. They
will get you seats for the theatre and provide you with wines
and spirits and beers and mineral waters, with coals and bread
and meat of all sorts, and fish and flowers (with plants and
seeds likewise), with fruit and vegetables and grocery. They will and meat of all sorts, and usn and nowers (with plants and seeds likewise), with fruit and vegetables and grocery. They will fix you with a yacht, or a house-boat, or a camp and all that is needful for its enjoyment—weather only excepted. The musician, the artist, the horticulturist, the writing man, the most of the second musician, the artist, the horticulturist, the writing man, the kodak fiend, the horseman, the motorist, in short, the sporting person, male or female, young or old, can find every conceivable want foreseen and its satisfaction arranged for in this astonishing and wonderful place. If you have an attack of the wander-lust, and desire to go off into Darkest Africa, or whatever happens to be the most uncivilised spot on the world's surface at the moment, here is Harrod's ready to put together the essential equipment and to pack it so that it will fit a nigger's head, or a mule's back, or a camel's hump. All that you have to do is to call up "Western 1" on the telephone and Harrod's will go ahead at once and get things ready in the shortest possible space of time.

possible space of time.

With the more familiar features of Harrod's business we are not greatly concerned at the moment; everybody knows that this firm has a high reputation for ladies' fashionable wear

that this firm has a high reputation for ladies' fashionable wear in all its mysterious varieties; that the gathering of beautiful women beautifully attired in the millinery salons at Harrod's is one of the prettiest sights in all England; and that experts are running about the Continent incessantly picking up ideas for new and charming "creations".

Everybody knows also that Harrod's will measure a man and make him a suit of the best fitting clothes in town in record time, or sell him a high-class ready-made suit or coat that is so handsomely built as to pass muster anywhere. For boots and house furniture and for children's toys Harrod's are equally famous. Indeed, in a more or less vague way everybody is aware that "Harrod's for Everything" is a phrase that is expressive of a great and simple truth.

But, outside the actual customers of the stores comparatively-

aware that "Harrod's for Everything" is a phrase that is expressive of a great and simple truth.

But, outside the actual customers of the stores comparatively few people possibly know that the Brompton Boad emporium provides club-rooms for both exces, rest and retiring rooms, writing rooms, a telephone service, appointment boards (where notes can be left for expected friends), a circulating library, a music room, and other highly appreciated boons to the shopper, masculine or feminine. Fewer still probably are cognisant of the practical interest taken by the company in the health and happiness of its employees. No one who is a habitue of the stores can have failed to observe the alert smartness of the men who work for the firm, and the good-tempered healthful appearance of the women attendants. No other West End house can boast a finer body of employees, and they number five thousand all told. The policy of the management is to make the rank: and file at once contented and ambitious; satisfied that the firm is keeping a sympathetic eye upon them and eager to rise in the service. A training at Harrod's is of great value in after life to any man or woman in business; and the rush of candidates for employment, owing to the repute of the house, enables dates for employment, owing to the repute of the house, enables the superintendent of staff to pick and choose and always to have an elastic reserve in case of a boom or other contingency.

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ABRIDGED REPORT OF THE DIRECTORS

OF THE

BANK. DRESDNER

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ALTONA—AUGSBURG-BAUTZEN-BEUTHEN O/S-BREMEN-BRESLAU-BUCKEBURG-BUNZLAU-CANNSTADT CASSEL—CHEMNITZ—CORBACH—DETMOLD—EMDEN—ESCHWEGE—FRANKFORT O. M.—FRANKFORT O. O.—FREIBURG 1/Br.—FURTH—FULDA—GLEIWITZ—GREIZ—HAMBURG—HANOVER—HEIDELBERG—HEILBRON—LEER—LEIPSIC—LIEGNITZ—LÜBECK—MANNHEIM—MEISSEN—MUNICH—NUREMBERG—PLAUEN I. V—SPANDAU— STETTIN-STUTTGART-ULM-WIESBADEN-ZITTAU-ZWICKAU, etc.

To be presented to the Shareholders at their thirty-eighth Ordinary General Meeting, to be held at the Offices in Dresden on March 27, 1911.

CAPITAL FULLY PAID ... RESERVE FUND

Marks 200,000,000 (£10,000,000). 61,000,000 (£3,050,000). Marks

We big to report that the gross profits of the Dresdner Bank for the great 19:0, after making an ample at propriation for writing down dur, oses, smoont to M. 33,158,335.55 as against M. 34,182,787.20 for the year 19:9. After deducting all charges taxes, and other outgoings there reman is a net profit of M. 25,10/410.75 as against M. 22,131,455.50 in 19:03, out of which sun we recommend a dividend of \$2.50 cm the increased capital. The profits shawn, in accordance with our usual practice, do not include revenue derived from the Account "Investments in other Banks" for the year 19:0. These will be account in the accounts for 19:1.

The turnover has amounted to M. 24 138,029,642, as against M. 69,728,141 111.30 in 19:03, aboving an increase of 14 M illiards, while deposits and creditors shaw an increase of about one hundred and thirty million marks. The evenue derived from commissions is larger by 1.3 million marks, and that from intere tand fills Receivable now represents a round ten per cent, on the share capital. To this cevelopment the exten ion of our branch system has again contributed, and we have been encouraged to make further progree in this direction.

During the first six months of the year under review the increase of capital, to the extent of twenty million marks, authorised at the Extent-Ordinary General Meeting of the 23. d April last, was carried into effect, so that our paid-orapital now amounts to M. 200,000.00. The premium obtained for the new sharts has been placed to Re erre Account, which, after the appropriations now recommended shall have been sanctioned, will amount to M. 61,000,000, equivalent to 304% of our share capital. The number of accounts kept has increased from 124,722 in 1909 to 144,833, and the number of the staff from 3,449 in 1909 to 6008.

The year 1910 was a period of calm and healthy development, for banking as

leat to 30% of our share capital. The number of accounts kept ras increased from 124,729 in 1909 to 144,833, and the number of the staff from 3,449 in 1909 to 4008.

The year 1910 was a period of calm and healthy development, for banking as well as for trade and industries. It proved satisfactory for it estady increases, a besiness volume which is witnessed, rather than as the result of particularly profit ble individual transactions. Whi st optimistic anticipations of au miniment high tide of pro-perity were not realised, either at home or abroad, just fication was not wanting for the expectation held out in our last kep of the effect that the tene opening year would bring a steady growth of industrial activity onattended by the dauger of rapid reaction.

The purchasing power of the country generally has been materially strengthened as the result of the good crope which in recent years have assisted Agriculture in Germany, and whilst several branches of industry—textile manufacturers in particular—suffered from wide fluctuations in the price of raw materials, which on an average maintained a high level, German export trade has been on the whole quite satisfactory. Imports (excluding precious metals) marked that a moderate advance from 6:993,555 tone, value at M.8.520,120,000 in 199 to 64,486,582 tone, valued at M.8.60,181,000 in 1910. On the other hand, exports (excluding precious metals) rose from 48,748,891 tone, valued at M.8.692,242,000 in 1995. The balance of trade, to M. 1,142,073,000 as against M.1.927,885,000 in 1998. The balance of trade thus shows a material improvement, Lasmuch as the imports of precious metals receded accords by 214 in fillion marks as against only 73 8 million marks in 1999. Assisted by their trade combines, our heavy industries especially found themselves in a position to sell abroad such part of their production as was not required for home concumption. In the main, however, the favourable balance of trade is due to the sums which foreign countries paid to our through trade,

our navigation, and our transport institutions of other descriptions, and above all to the revenues which Germany receives from her holdings of foreign

our havigation, and our transport instantants of the revenues which Germany receives from her holdings of foreign securities.

Observing that in face of this position voices have lately been raised against the "flooding" of Germany with foreign securities, and opinions have been expressed to the effect that capital should only seek investment abroad when great abundance of money happened to synchrinise with small demands for it in the home markets, it is frely conceded that it would indeed be an ideal state of affairs if Germany could reap the benefits of an influential position in the markets of the world without any attendant disadvantages, and thus excempt itself from the operation of the universal rule that he who takes must also give. Whitst in its dom site business a financh! Institute would seen lose its prestiges if in were only to satisfy the legitimate credit requirements of its clients in times when capital was idle and seeking employment, but in bad times declined accommodation because it was inconvenient, for more mistaken—nny, even disastrous—would such a policy be in international transactions. The first signs, however slight, that German's readiness to ratisfy the credit requirements of its foreign friends was less dependable than was the constant readiness on the part of England, France, and the United States of America to grant such financial assistance, Germany's political and economic influence, its trade, navigation, and exports, would suffer in a degree which rot even the most powerful fleet could rectify. It is necessary, then, to regard from this point of view the five and a quarter millis rils of foreign searce such as Russia, the Balkan States, dustin, China, Jagan, and South a more, in all of which Germany had to intered tired! If it did not when fewer and a course in the state of the fewer of the five and and to our investments in other Banks, we have to report that the

to intrict limit if it did not wish to jeopardise its political position and tade connection.

Turning to our investments in other Banks, we have to report that the best che Orientbank having during the partyear outsined to exceed its sphere of activity, its subscribed crystal has been moreased from 16 to \$x_0.0x(0) Marks. Of the Lew share capita 15% has at present teen paid up. Furture calls will be made as and when required.

The Deutsch-Sudan cristalische Bank has also developed satisfactorily, and recently decided to extend its operations by opening a branch in 18 to 2 sandro. Both it and the Leutsche Orientbank are expected to pay a dividend of \$5% for 1910.

1910. During the year under review considerable profits have resulted from our stock holdings and syndicate business. A material proportion of this has been applied to writing down purposes, as multioned above. The most conservative valuation has been placed upon our Loidings, which are spread over many classes of securities, and offer tangible prospects of appreciation in the inture.

Money values in 1910 were higher than quiring the previous year, the rate of discount of the Imperial Emils of termany having averaged 4 348, as compared with 3922% in 1909, and 4,774% in 1908. The private discount rate on the Berlin bourse averaged 3.542%, as against 2.867% in 1909, and 3 527% in 1908.

E. GUTMANN, G. VON KLAMPERER, MUELLER, NATHAN JUDELL, HERBERT M. GUTMANN.

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Dr.		BALA	NCE	SHEET.	December 31st, 1910.	Cr.
LIABILE	TIES.				ASSETS	
To Shave Carital Reserve Fund	ities £2		***	£10,000,000 2,531 862 485,000 42,892,482 11,642,366 1.132 169,670 10 000 1,255,371	By Cash B ils Receivable Cash Balances vita other Banks and Bankers Loans Investments in other Banks Government Securities, Hallway and other Bonds and Shares Ourent Accounts of which covered besides Guarantees for a/e of third parties £2,364,955	£3,600,06 15,930,09 1,833,51 12,714,90 2,007,12 2,903,82 26,939,15
Profit	***	***	***	+,600,011	Syndrea es Back Pren ises Pension Funds' Scourities	2,204,096 1,284,966 170,166
				£68,987,883	£	£8 987.883
	*		PRO	FIT AND I	OSS ACCOUNT.	
To Current Expenses	, etc.			£579, 982 94,221 £8,37 ₃ 1,255 371	By Balance from 1909	£13,88 1,944,050
				£1,957,947		1,957.94
				APPROP		71,001,011
To Reserve Fund "A"						
Amount written off Bank Premises Directo a Managers and Branch Managers	***	*** *	•• •••	15 (00 30 000 56,465	By Amount in hand as per Profit and Loss Account	1,255,371
Gratuities to Staff Pension Fund Reserve for Tax on Coupon Sheets Dividend of 8½% to Shareholders on £1s Profit and Loss New 2 coopnt	0,000,000	*** **		98.750		
		-		£1,255,371		1,255,371

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ROTTERDAM-DELI HEVEA.

(SUMATRA RUBBER).

Incorporated under the Companies (Consolidation) Act, 1938.)

CAPITAL - - £120.000

Divided into 1,200,000 Shares of 2s. each.

Of which 500,000 are set aside for Working Capital and general purposes of the

Issue of 1,000,000 Shares at PAR.

An Option of 122 per cent. premium has been given on the balance of 200,000 Shares. Shares are Payable—3d. Application; 9d. Allotment; 6d. 21st April; 6d. 20th May, 1911.

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Makes an Issue of 500,000 Shares, being part of the above, simultaneously in ROTTERDAM.

The full Prospectus, filed with the Registrar of Joint Stock Companies, states inter alia):-

Policies of Insurance are being effected to cover the Company's Property and Plantations against loss by fire and to insure the minimum dividends of 5 per cent. per annum, and also against loss in the Rubber Plantations σχασίοπεd by storms, wild animals, &c.

THIS COMPANY IS FORMED to acquire under exceptional and very favourable terms the important Estate of Bahilang, situated in one of the most suitable and fertile districts of the East Coast of Sumatra for the growing of Hevea Brasiliensis (Rubber).

THE ESTATE COMPRISES 4,487 Leases 50 years unexpired, together with shuildings, plant, machinery, live and other stock. Rent about 11d, per acre.

THE PROPERTY IS ACQUIRED from the Rotterdam-Deli Maatschappy, the Managing Director of which, Mr. H. A. Van Nievelt, has joined the Directorate of this Company—he recently visited the property, hence the great advantage of continuity of experience and knowledge of the Estate will be enjoyed.

THE ROTTERDAM-DELI MAATSCHAPPY is essentially as Tobacco Company. Their capital is £100 acco.

ompany. Their capital is £ 100 000.
THE PROFITS FOR THE FIVE YEARS (1905-1909) amounted to an aver-

THE PROFITS FOR 1 HE FIVE YEARS (105-1959) amounted to an average of over £64,005 per annum.

THEY HAVE ALREADY PLANTED THE BAHILANG ESTATE with OVER 105,000 HEVEA BRASILIENSIS, 20 feet by 20 feet, of which 64,700 are two and a half years old, 18,000 over one year old, and the balance of 23,000 of these Para Rubber Trees were planted last year. IT IS INTENDED TO PLANT 50,000 additional Hevea trees per annum. The Rotterdam-Delt Maatschappy for the next four years guarantee this Company a fixed profit from Io accool £5,000 per annum. This will assure a net minimum dividend at the rate of 5 per cent. per annum for four years on the capital of the Company n.w issued, payable half-yearly, June and December, apart from Rubber produce.

produce.
THE ROTTERDAM-DELI MAATSCHAPPY HAVE CONTRACTED to Superintend and carry out th: Rubber cultivation for the Company at a very greatly reduced expenditur, for three fifths of the cost of planting will be borne by the Rotterdam-Deli Maatschappy, and at the end of four years, 300,000 Rubbar Trees

should then be planted.

THE FOLLOWING TABLE OF PRODUCTION AND PROFITS has been compiled by two Planters of great experience as Managers for the Deli-Maatschappy, one of the richest and most prosperous Companies in the East.

Number of Profits

Years starting.		P	ofits from	1	Para Trees producing.		from Rubber.	Dividends. Per Cent.			
	June,	1911	***	£5,000	***	nil	***	nil	***	5	
	99	1912	***	£ 5,000		46,000	49.6	£4,000	***	9	
	93	1913	***	\$ 5,000	***	100,000	***	£14,000	***	19	
	9.9	1914	***	25,00	***	150,000	***	223,000	***	23	
	99	1915	***	nil	***	203,000	***	£41,000	***	40	
	2.0	1)15		nil	***	250,003	***	662,000		60	

Mr. VAN NIEVELT has twice visited and inspected the properties, and become personally acquainted with local conditions: this must be viewed as of considerable importance to the Company, and his confidence is shown by his having agreed to underwrite, and if necessary take up 62,000 Shares in the Capital of the Company.

Full prospectuses, upon the terms of which applications will alone be received, and Forms of Application for Shares can be obtained it in the Company's bankers and Brokers, in London and Rotterdam, and at the Offices of the Company.

DIRECTORS.

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NALTER NORFOLK, 7, Cluny Terrace, Edinburgh, and Egypt House, New
Broad Street, Firector of Dolok Rubber Estates, Limited.

H. A. VAN NIEVELT (Van Nievelt, Goudriaan & Co., Shipowners and Brokers),
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Limited, and Director of Bengal Dooars Railway, North India, 36 New Broad
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Solicitors.

KNOTTENBELT & FRUIN. Rotterdam. CECIL ADLER, 19 Coleman Street, London, E.C.

Auditors.

LEWIS & MOUNSEY (Chartered Accountants), 24 Coleman Street, London, E.C. and 3, Lord Street, Liverpool.

PRODUCE BROKERS - London: LEWIS & PEAT, 6 Mincing Lane, E.C.

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Secretary and Registered Offices (pro tem).
W. P. SMITH, 9-11 FENCHURCH AVENUE, LONDON, E.C.

Prospectuses will be sent on receipt of Telegram addressed to
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An estimate of the current year's production of rubber has been received by cable from Mr. Buschmann. He states:—"Expect 80,000 lbs. rubber (1911); first consignment you can expect end April."
The prospectus estimate is 58,000 lbs. of rubber for the current year. A further cable states:—"Plantation in good order."
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The Subscription List will Close on Monday, March 20, 1911.

THE NYONG RUBBER PLANTATIONS, LTD.

Incorporat d under the Companies (Co £150.000,

Incorporat d under the Companies (Corsolidation) Act, 1905.

Capital = 2150,000.

Divided into 150,000 Ordinary Shares of £1 each.
75,000 Shares are held in reserve, of which 25 000 Shares will be ear-marked to provide for the rights of the Debenture Holders to convert their Debentures into Shares, and 10,000 are under option to the Undorwriters.

Issue of £25,000, £8 per cent. Convertible First Mortgage Debenture Bonds, and 60,000 Shares of £1 each.

which are new offered for Subscription at par, payable as follows:—
Debenture Bonds:—10 per cent. on application, 40 per cent. on allotment, 25 per cent. cent May, and the balance of 25 per cent. on 1 June, 1911.

Shares:—2s. 6d, on application, 2s. 6d. on allotment, 5s. on 1 May, 1911, and the balance in cal snot exceeding 2s. per abare at intervals of not less than two months.
15,000 Shares credited as fally paid up will, the addition, be allotted to the Vendors in part payment for the property acquired.

The Debentures will be issued in Bonds of £10 each and multiples thereof and will be secured by a trust deed and have a first charge on the freebold Rubber riantations and all other assets of the Company (including uncal ed capital), and no further debentures can be created to rank in priority to or part passa with this issue, Interest will be psyable half-yearly on the amount for the time being paid up, on January I and July 1. Interest Coopons will be attached to the Certificates. The Debentures are curvertible into shares at par at the option of the Debenture Holde: at any time on or before July 1. 1911, after whi in the right to convert cases. If not exchanged for shares, the Debenture Bonds will be repaid at par on December 21, 1924, but may be paid off at any time after January 1, 1915, at the option of the Company, at 103 per cent. The Company may also purchase Debenture Bonds at any time in the market.

WILLIAM HENRY PEACH, J.P., Rowley Park, Stafford, Chairman, Mulsy Rubber Planters, Limited.

WILLIAM HENRY LEADERS, Planters, Limited.

Major W. LANGHELD, 33 Lietzenburger Strasse, Berlin.

Directors:

THE RIGHT HONOURIBLE the EARL OF BUCKINGHAMSHIRE, Hampden House, Great Missenden, Bucts.

SAMUEL RIDEAL, D.Sc., 28 Victoria Street, S.W., Chairman, Cicely Rubber

In the states, Led.

JOHN THOMSON, J.P., Brackenhi'l, Murtle, Decaide, N.B., Director of the Consolidated Odfi-ids of Frindad, Ltd.

JAMES EDWIN CORT, 55 Moorgate Street, E.C., Director of the Pontianak Rubber Estate, Ltd.

The Vendors reserve the right to nominate a Director after allotment.

Bankers:

THE LONDON CITY AND MIDLAND BANK, LIMITED, 52 Cornhill, E.C.; and

The Vendors reserve the right to nominate a Director after allotment.

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THE COMMERCIAL BANK OF SCOTLAND, LIMITED, 52 Combard Street, E.C. Head Office: Edinburgh; and Branches in Scotland.

Solicitors:

For the Company: Messus, RICHARDSON SOWERBY, HOLDEN & CO., 5 John Street, Bedford Row, W.C.

For the Trustes: Massus, LINDO & CO., 2 & 3 West Street, Fin-bury Circus, E.C. Messus, LLOYD MATHESON & CARRITT, 18 Fenchurch Street, E.C. Messus, CHALMERS, GUTTRIES & CO., LIMITED, 9 Idol Lane, E.C.

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MESSUS, CHALMERS, GUTTRIES & CO., LIMITED, 9 Idol Lane, E.C.

MESSUS, JACKSON, PINLEY, BROWNING, HUSEY & CO., Chattered Accountants, 58 Coleman Surset, E.C.

Secretary and Registered Offices.

C. LARDER, A.S.A.A., A.C.J.S., So Moorgate Street, London, E.C.

This Company has been formed for the purpose of carrying out all or any of the objects ment ouncil in the Memorandum of Association, and more e-pe-fully to acquire as from 1st Ja uary, 1/11, as a going concern, the Rubber Plantation of Dehane, situate upon the right bank of the Nyong River in the Colony of Kameran, tog-ther with a 1 Buildings, Implements, Block, and improvem ats. There were 25/9.007 rubber trees on the Estate in May, 1/91, and further planting has slace been done by the Vendors. Tapping reparations are about to commence, and the Company and is fincind d in the sale to this Company.

There are at present employed on the Estate over 30 Jabourers, with European managers, and assistants. There is an abundance of chesp labour obtainable in the neighbourhe ot, and this factor, compled with the excellent transport facilities, should place this Company in a strong position and enable it to produce rubber as a very low cost. From the reports it is buileved the cost of production will be less than is, per 1b.

The rubber tre supon the estuch have shown exceptional development. Major Langheld and Mr. Birc man both state

Year.	Trees	Yı	l'I per	Tre	96	Lts P	'rice Ne	L E	stimated	Pro	fit
1911	42,000 150,000	Planted 1904	lo l	***		58,000	at 4/-	***	£11,600	0	0
1912	86,000 180 000°	Plantel 1902	1b. }	0.00	***	80,000	nt 3/6	***	14,000	0	9
1913	86,000 74,000 130 000*	 Planted 1910-11	1b. 1b.	***	***	138,500	at 3/-	033	20,775	0	0
1914	160,000 50 000 750,000 *T	900	1 10. 1	***	***	372,000	at 3/-	***	55,800	0	0
1915	310 000		1 lb. 1	***	***	497,500	nt 2/6	***	62,100	0	0
1916	310 (03 250,003	***	2 lb. }	***	200	745,000	at 2/-	***	74,500	0	0

£238,775 0 0

The results of poorties are the trees which it is intended to thin out.

The results of poorties tests carried out by Mr. Busehmann on the Estate show that the sest mate is likely to be exceeded.

The Company should be profit-earning from its inception, and as the amount required to pay the 6% interest on the convertible first Morrgage Debenture Bonds is only Z.1,500, this sum should be covered many times over even when taking subber at a lower price than in the above estimates.

VALUATION.—The Estate has been valued by Major Langheid, in his report, at Estate has been valued by Major Langheid, in his report, at

£81,600.

Prospectures and Forms of Application may be obtained from the Bankers, Broker, and the Scoretary of the Company.

Lunnon, March 16, 1911.

THE

SCOTTISH WIDOWS' FUND LIFE ASSURANCE SOCIETY

ESTABLISHED 1815.

SUMMARY OF REPORT

For the Year 1910.

New Business.

3796 Policies were issued for Assurances amounting, after deduction of Sums Re-assured, to ... Ke-assured, to

This is the largest amount of Net
New Assurances effected in any one
year in the History of the Society.

Income.

The Net Premium Revenue for the year was The Income for the year

1,258,509 8 2

2,180,695 17 0

Claims.

The Claims of the year amounted to

1,154,583 16 2

Accounts.

The Accumulated Funds ... 20,240,395 12 9 now stand at The average rate of interest realised during the year, subject to Income-Tax, was £4 2s. 4d. per cent.; the Total Expenses were £10 7s. 4d. per cent. on the premium Revenue.

The Total Amount paid as Claims by the Society

... 37,000,000 0 0

The Society transacts all classes of Life Assurance and Annuity Business on the most favourable terms. Annual Report, Prospectuses giving full information regarding the Society and Quotations for any kind of Life or Annuity business will be sent immediately on application.

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DICKINS AND JONES.

Mr. H. F. Dickins presided over the eleventh annual meeting, held at

Ms. H. F. Dickins presided over the eleventh annual meeting, held at the offices, 29 Argyll Street, W., on Thursday.

Mr. J. P. Oldroyd (Secretary) read the notice convening the meeting, and also the auditors' report.

The Chairman, in moving the adoption of the report, said:—
Gentlemen,—I have pleasure in moving that the directors' report and accounts for the year ended January 20, 1911, be received and adopted, and I am glad to have to report one of the best years in the history of the company, and an increase both in the business done and in the net profit over the previous year, thus showing that our business is retaining the high place it has won in the public favour. During the year there have been several adverse circumstances to record which have affected the company's business. One of them was the death of the late King Edward, which we all very much regret. Another circumstance was the imposition of a second General Election within the course of a year, and some of which we all very much regret. Another circumstance was the imposition of a second General Election within the course of a year, and some of you will perhaps remember the fears I expressed on this point at our general meeting last year, which have therefore been realised. Now, while we look with some satisfaction on the past year's results, I do not want you to think that your directors have any intention of resting on their laurels. We recognise that we have to meet competition as keen as ever, and we intend to use the success of the past as a spur to greater efforts in the future. Turning to the accounts you will see that the net profit, after charging repairs and renewals and carrying the large sum of £11,129 0s. 9d. to the sinking fund for redemption of leases, and providing adequate sums for depreciation and for reserve on book debts, amounts to £74,702 1s. 6d., from which has to be deducted directors' fees, income tax, and the amount payable to the Hanover House Employés' Investment and Bonus Fund, amounting altogether to £8,049 2s. 8d. The last-named item and the amount payable to the Hanover House Employes investment and Bonus Fund, amounting altogether to £8,043 2s. 8d. The last-named item—the Hanover House Employés' Fund—you will notice, took £393 2s. 11d., which is the highest amount paid by the company in any year, and the directors welcome the increased charge as showing the interest the fund has evoked among employés, whose savings are thus increased by the company's contributions.

The amount of net profit carried to the balance sheet-£66.652 18s. 10d .shows an increase of £4,238 2s. 7d. over that of the previous year. In the balance sheet, on the astet side, the item freehold and leasehold properties shows an increase of £4,238 2s. 7d. over that of the previous year. In the balance sheet, on the ascet side, the item freehold and leasehold properties and goodwill has been increased by further purchases during the year of £13,653 7s. 9d.; fixtures, fittings, horses, motors, &c., after writing off depreciation, have decreased by £1,549 2s. 12d.; stock-in-trade and book debts, which naturally fluctuate with the amount of business done, have increased by £4,948 6s. 1d. and £5,251 16s. 5d. respectively; other assets call for no special remark. On the liability side, the amount due to sundry, creditors is less by £484 10s. 9d. than last year. For the figures as to dividends and reserves and amount carried forward I would refer you to the directors' report, which shows the appropriation of the year's profits. You will see that we again pay a dividend and bonus at the rate of 14 per cent. on the ordinary shares and carry £8,175 5s. 5d. to reserve, in addition to the £11,129 0s. 9d. added to the sinking fund for leases. We also increase cur carry-forward by £565 3s. 5d. Our reserve then stands at a total of £185,018 19s. 8d., as set out in the report, as against £166,824 15s. 5d. at the close of the previous year. It has been this policy of making liberal reserves that has enabled your directors to place before you year by year a sound balance sheet. We desire to acknowledge the loyal and able assistance we have received from all the members of the staff in carrying on so satisfactorily, as we believe, to our customers the great business of this company during the year. Before sitting down I should like to refer to the honour which was conferred during the year upon one of my colleagues. I refer, of course, to Mr. John Pritchard Jones, on whom a baronetcy has been conferred. Whilst his best energies have always been given to the building up of this business, he has found time also to advance in many ways the interests of his native Wales, and we congratulate him upon this recognition of his actions, and hope he will

or his felicitus remarks, and said he thought that shareholders had every reason to be satisfied with the result of the year's trade, considering the very many unfavourable conditions under which they had laboured. The great success of the company was, he thought, in a large measure due to the fact that the heads of the departments were all interested as shareholders. They were, it might be said, in business for themselves. The staff in general had given the directors every assistance in producing such excellent results.

staff in general had given the directors every assistance in producing such excellent results.

The resolution was carried unanimously.

The Chairman next moved: "That a dividend at the rate of 5 per cent. per annum on the preference shares (less tax) be declared and paid for the half-year ending March 31, and that the warrants be posted on that day; and that a dividend at the rate of 16 per cent. per annum for the half-year ended January 20, 1911, and a bonus at the rate of 1 per cent. for the year (less tax) be declared on the ordinary shares and paid forthwith."

Mr. C. T. Dickins seconded the resolution, which was carried.

Mr. C. T. Dickins seconded the resolution, which was carried.

On the motion of Mr. F. A. Dickins, seconded by Mr. Phillips, the retiring directors (Mr. V. W. F. Dickins and Mr. W. H. Procott) were re-elected.

re-elected.

The auditors (Messrs. W. B. Keen & Co.) were, on the motion of Mr. Mellish, seconded by Mr. Jackson, reappointed.

Mr. T. C. Summerhays, in moving that a vote of thanks should be accorded to the Chairman and board of directors, said that but for the accorded to the Chairman and board of directors, said that but for the fact of his own interest in the company he would be disposed to characteriso as monotonous the reports year by year as to the satisfactory state of the business. All were to be congratulated on the success achieved during the past eleven years. The profit this year was something like £4,000 better than last; the company had never owed so little to its creditors and had never carried forward so much.

Mr. Reeve, in seconding, also congratulated the board on the results of the year, and the motion was carried amidst applause.

The Chairman briefly acknowledged the compliment by assuring share-holders that the company was in a very healthy condition, and that the harmonicus working of the board was bound to prove an importunt factor in the prosperity of the business.

The meeting then ended.

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MOTOR UNION INSURANCE.

Board Strengthened by Election of Mr. Hodgkin.

THE Annual General Meeting of the Motor Insurance Co., Ltd., was held on Tuesday at the Criterion Restaurant.

In the absence of the Chairman, Mr. C. H. Dodd, Lord Russell

Mr. H. J. Whitcomb, manager and secretary, objected to

Lord Russell taking the chair, but this was over-ruled, and Mr. Whitcomb read the usual notice.

The Chairman, in moving the adoption of the report and accounts, said they were all agreed that the progress of the company from the time it started was extremely remarkable and satisfactory. He then dealt with the various items in the directors' report, which showed that the premium income amounts to £108,691 8s. 3d. In addition there has been earned as interest and dividends upon investments, etc., the sum of £2,321 0s. 5d., making a total income of £111,012 8s. 8d. The funds brought forward from last account, £23,660 13s. 3d., and the reserve of £18,407 19s. 3d. for outstanding claims, etc., with the income for 1910, make a total of £153,081 1s. 2d. The balance of the authorised capital, i.e., 4,800 shares of £10 each, was issued during the year with £2 called up at a premium of £1, payable as follows:—£1 per share on application; £1 per share (premium) on March 1, 1911; £1 per share on September 1, 1911. These shares were largely over-subscribed.

The claims, commissions and reinsurances paid and outstanding upon December 24, 1910, amounted to £88,328 13s. To meet the liabilities upon unexpired policies the directors have set aside the sum of £43,476 11s. 4d. (being £39,338 15s. 5d. for ordinary risks, £3,392 for fire risks, and £745 15s. 10d. for employers' liability risks), which they are advised is fully adequate for the purpose. The company has invested a further sum of £29,234 13s., thus bringing the total amount of investments at cost up to £69,662 13s. 5d. There is in addition £2,500 upon deposit, £17,694 18s. 3d. cash in hand and at bankers, £651 7s. 6d. interest due upon investments, £6,801 8s. 5d. due from agents, and £1,328 ls. 3d. due from sundry debtors. These amounts, together with the investments, make the company's assets total £98,638 8s. 10d. Out of the available balance the directors recommend that a dividend of 10 per cent. be paid upon the paid-up capital of the first 5,200 shares issued; that a further sum of £5,000 be carried to reserve fund, and that the balance be carried forward.

The motion was agreed to.

The next business was the re-election of Lord Russell as the

Mr. Kingsmill moved that Mr. Hodgkin be elected in place of Lord Russell. Mr. Hodgkin was a man of great influence in the morth of England, who would be a source of immense strength to the company. He was a gentleman well known in the insurance

world, and had the business at his finger tips.

A long discussion followed, during which it was gathered that many shareholders were in favour of the election of Mr. Hodgkin, while some wanted that gentleman elected to the board in addition to Lord Russell.

Mr. Hodgkin was eventually elected in place of Lord Russell, on a show of hands, but the Chairman (Lord Russell) demanded a poll, which will be taken that day month.

LEGAL INSURANCE COMPANY.

The Third Annual General Meeting of the Legal Insurance Co., Ltd., was held on Tuesday at the Law Society's Hall, Chancery Lane, Mr. J. Field Beale (Chairman of the company) presiding. The General Manager and Secretary (Mr. Henry M. Low) having read the usual notice,

The Chairman, in moving the adoption of the report, said that during the year 1910 the company accepted gross premiums amounting to £174,422. This figure was a substantial increase on the amount of premiums accepted in the year 1909, and the improvement had been steady and progressive throughout the year, and extended to all departments. The largest business was in the fire department. They had not and never had on their books any business in the nature of guarantee of debentures or mortgages. They had never undertaken any marine insurance and had no intention of doing so. The losses paid or outstanding amounted to £42,450, or 36.8 per cent. of the net premium income. This figure formed the real test of the nature of the business which the company were transacting and a reliable guide for estimating their future prosperity. The amount of the losses was larger than that of the preceding year because they had done a larger business, and the ratio to the net premium income was also larger, but the shareholders would agree that it was an

ontirely satisfactory figure. Hitherto the expenses had increased almost in the same proportion as the net premium income, but the board had carefully looked into this point, and although their expenses must grow if their business expanded in the future, as they had every reason to believe it would, it was probable that the ratio under this head would work out at a much more satisfactory figure for the year. The result of the whole year's trading was that they were able to carry forward a balance of £47,736 to next year's account. This figure had to provide for unexpired risks, and owing to the increase in the premium income, the amount reserved for unexpired risk must naturally be greater in amount than that of the previous year, but not in a greater percentage; and in fact the company really could have paid a dividend with perfect propriety. After considering the matter with great care the board came unanimously to the conclusion that it was in the best interests, not only of the company as a whole, but of every individual proprietor, to pass a self-denying ordinance, and postpone the question of dividend for one more year, and so leave the reserves and financial position as strong as possible. They relied on the shareholders' support in this decision. Their income was steadily increasing, and expenses ratio would steadily decline, and there was every reason to anticipate that next year they would be able to recommend a distribution. The item of £35,000 in respect of the goodwill of the profits department still stood at the same figure as last year, but, from what he had said, they would see the directors hoped shortly to be in a position to commence writing down this item. He congratulated them upon the substantial progress that the company had made during the year.

Mr. John S. Follett, J.P. (deputy-chairman) seconded the resolution.

The Chairman, in reply to Mr. W. J. Clark, said that the

Mr. John resolution.

resolution.

The Chairman, in reply to Mr. W. J. Clark, said that the directors recognised the fact that the expense ratio was high, but it was a very difficult thing to strike an exact balance when starting a business such as theirs. In these days of competition they had to incur large expenses if they were to get a good business together, but he believed that the ratio of expenses to the net premium income was bound to come down steadily as the business expanded. business expanded.

The resolution was carried unanimously.

GENERAL INVESTORS AND TRUSTEES.

The Fourth Annual Meeting of the General Investors and Trustees (Limited) was held on Thursday, Mr. J. S. Harmood-Banner, M.P., presiding.

The Secretary (Mr. James Davenport) having read the notice convening the meeting,

The Chairman, in moving the adoption of the report, expressed regret at the absence of Mr. John Smith through illness. He said their successive reports showed steady and continuous progress. The main features of the balance-sheet on the debit aide, as compared with the previous one, were the increase in the paid-up capital of £100,000 and the new item of £10,000 of reserve fund, which was now to be increased by a further £12,000 transferred from the past year's profits; and, on the credit side of the balance-sheet, an increase of £130,000 in their investments, with a decrease in loans at call of £10,000, showing that their funds during the past year had been employed in the fullest manner. The total number of separate companies or other enterprises in which they were now interested was about 180, against 130 a year ago. He believed that the science of investment required as much study as any other science. They often heard it said that individuals could form a trust for themselves and spread their risks over a large area just as well as trusts or investment companies, but a next, from the fact, that it was 130 a year ago. He believed that the science of investment required as much study as any other science. They often heard it said that individuals could form a trust for themselves and spread their risks over a large area just as well as trusts or investment companies, but, apart from the fact that it was practically impossible for a private individual to spread his investments over so wide an area of distribution as a company with an organisation adapted to the purpose was able to undertake with perfect ease, there was the essential distinction that a company was able to make a closer study of the subject than an individual could. He was sanguine that the results of their year's work would commend themselves as of a satisfactory character. In addition to the sum of £12,000 carried to reserve, the board were able to pay a final dividend at the rate of 6 per cent. per annum, making 7 per cent. for the year. Many of their investments were of an improving character, and they might safely look forward to considerable profits on future realisations. A detailed valuation of the securities at the present date indicated that their value had appreciated to such an extent that, including the reserve, there was a surplus of nearly 15 per cent. over the entire paid-up capital, after making ample provision for depreciation on those securities which had fallen in value. Turning to the question of the Quebec and Lake St. John Railway, in which they, on behalf of this trust and other bondholders, took an active interest, he was happy to say that the questions at issue had been practically settled with the Canadian Legislature to the scheme, but as to that no difficulty was anticipated. In conclusion he pointed to the particular value of trust companies. An individual may be cautious, but he dies: a trust company lives for ever. They had an excellent secretary and a good and considerable staff of clerks. They had an excellent secretary staff of clerks.

Dr. Gerald T. Moody seconded the resolution, which was

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